

Proposed NU Business Name: **MARIYA DAIRY FIRM**



Project identification and prepared by: Mst. Mahfuja khatun ,
Sokhipur Unit, Tangail

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIZANUR RAHMAN
Age	:	20-03-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 1 Daughter
No. of siblings:	:	03 Brother
Address	:	Vill: Kutubpur P.O: Kutubpur Thana: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. KOBITA BEGUM
(iii) Father's name	:	AB. MANNAN
(iv) GB member's info	:	Branch: kaniya Sokhipur , Centre # 51 (Female), Member ID: 5435, Group No: 08 Member since: 08-05-2007(10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 14996
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741707755
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOBITA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

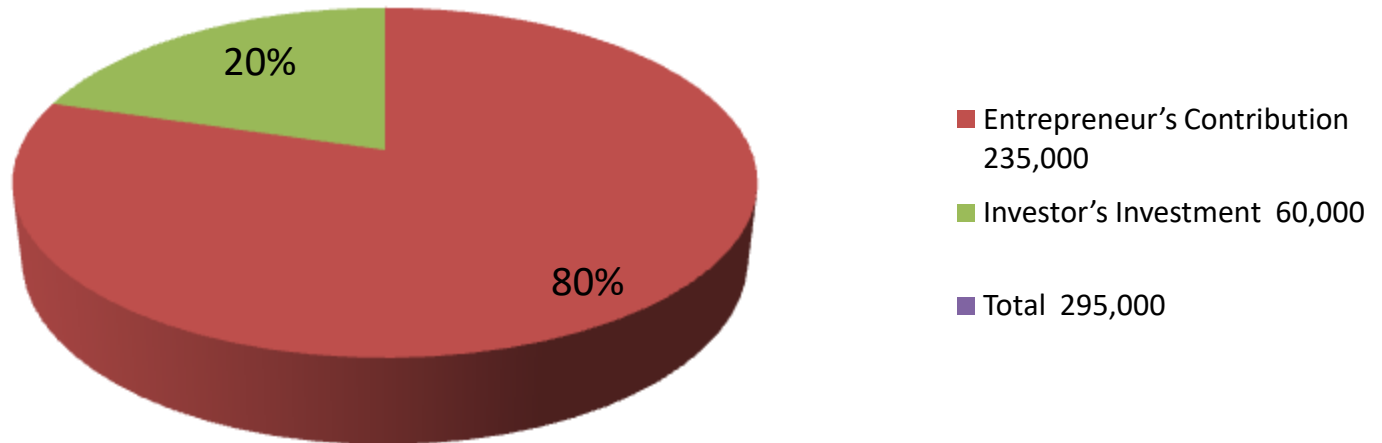
Proposed Nobin Udyokta Business Info

Business Name	:	MARIYADAIRY FIRM
Location	:	Own House
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 235,000/-(from existing business) 80% Required Investment BDT 60,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 14 ft= 420 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sokhipur,Tangail▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	840	25200	302400
Total Variable Expense	840	25200	302400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		550	6600
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5850	70200
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			160,000			60,000	220,000
Calf			75,000			0	75,000
	0	0	235,000	0	0	60,000	295,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1700	51000	612000	642600	674730
	0	0	0	0	0
Total Sales(A)	1700	51000	612000	642600	674730
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1190	35700	428400	449820	472311
Total Variable Expense	1190	35700	428400	449820	472311
Contributon Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less Fixed Expense					
Rent		550	6600	6600	6600
Electric Bill		0	0	0	0
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill			0	100	200
Total Fixed Cost (D)		5850	66600	69700	72950
Net Profit (E)= [C-D]		9450	113400	119070	125024
Investment Pay Back			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	113,400	119070	125023.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89400	184470
	Total Cash Inflow	173,400	208,470	309,494
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	89,400	184,470	285,494

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





