

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



Project identification and prepared by: Md.Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAYNA BEGUM
Age	:	04-03-1992(25 years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill: mandra P.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHANUR
(iii) Father's name	:	KANCHON SHEIKH(HUSBAND)
(iv) GB member's info	:	Branch: Muksudppur, Centre # 60(Female), Member ID: 4112, Group No: 05 Member since:07-05-2001(08Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	02years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-872239
Family's Contact No.	:	01731169019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHANUR joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYNA DAIRY FIRM
Location	:	Mandra bepary bari,vaggokul, sreenagar.munshigonj.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business)71 % Required Investment BDT 50,000/- (as equity)29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from VAGYAKUL.▪Agreed grace period is 3 months.

Existing Business (BDT)

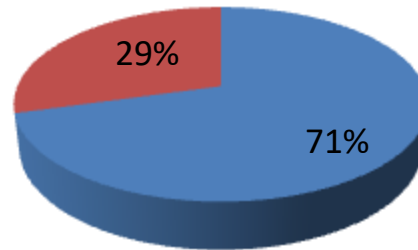
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk,calf etc.	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
cow,milk,calf etc.	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	1	100000	100000		1	50000	50,000	150,000
CALF	1	20000	20000		0	0	0	20,000
Total			120000			50000	50,000	170,000

Source of finance

■ Entrepreneur investment 120,000 ■ Investore investment 50,000 ■ Total investment 170,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk,calf etc.	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
cow,milk,calf etc.	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D]		9,900	118,800	127,740	137,127
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,800	127,740	137,127
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,800	206,540
	Total Cash Inflow	168,800	226,540	343,667
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,800	206,540	323,667

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:01 Others:0
Experience & Skill : 02 Years
Own Business :02
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



