

Proposed NU Business Name: **MIJAN DAIRY FARM**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SAHINA BEGUM |
| Age | : | 02-05-1984(33Years) |
| Education, till to date | : | Class VIII |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 01 Brothers 02 sisters |
| Address | : | Vill:Rajdiya P.O ;rajdia P.S: Sirajdikhan,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 | : | ROHIMA BEGUM |
| (iii) Father's name | : | FAZOL DAWAN |
| (iv) GB member's info | : | Branch: Rosuniya, Centre # 18(Female), Member ID: 2333/3, Group No: 01 Member since:01-02-1988(15Years) First loan: BDT 2,000/- Existing loan :40,000/- Outstanding loan: 30,400/- |
| 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 | : | 2 years of business experience. 2 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. | : | 01751-897312 |
| Family's Contact No. | : | 01784-555870 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MIJAN DAIRY FARM |
| Location | : | Rajdia,Sirajdikhan,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 | : | 0 9ft x 06 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; caw,milk,calf etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months. |

Existing Business (BDT)

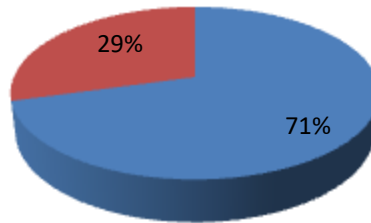
| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|----------------|
| Revenue (sales) | | | |
| caw,milk,calf etc. | 1,000 | 30,000 | 360,000 |
| | | | |
| Total Sales (A) | 1,000 | 30,000 | 360,000 |
| Less. Variable Expense | | | |
| caw,milk,calf etc. | 700 | 21,000 | 252,000 |
| Total variable Expense (B) | 700 | 21,000 | 252,000 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 108,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 100 | 1,200 |
| Salary(self) | | 5,000 | 60,000 |
| Mobile bill | | 100 | 1,200 |
| Total fixed Cost (D) | | 5,200 | 62,400 |
| Net Profit (E) [C-D] | | 3,800 | 45,600 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|--------------|----------|------------|--------|-------------|----------|------------|--------|----------------|
| | Quantity | Unit Price | Price | | Quantity | Unit Price | Price | |
| cow | 1 | 120000 | 120000 | | 1 | 50000 | 50,000 | 170,000 |
| 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) | | | | | |
| caw,milk,calf etc. | 1,500 | 45,000 | 540,000 | 567,000 | 595,350 |
| | | | | | |
| Total Sales (A) | 1,500 | 45,000 | 540,000 | 567,000 | 595,350 |
| Less. Variable Expense | | | | | |
| caw,milk,calf etc. | 1,050 | 31,500 | 378,000 | 396,900 | 416,745 |
| Total variable Expense (B) | 1,050 | 31,500 | 378,000 | 396,900 | 416,745 |
| Contribution Margin (CM) [C=(A-B) | 450 | 13,500 | 162,000 | 170,100 | 178,605 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 100 | 1,200 | 1,260 | 1,323 |
| 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 | | 5,200 | 62,400 | 62,520 | 62,646 |
| Net Profit (E) [C-D) | | 8,300 | 99,600 | 107,580 | 115,959 |
| 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 | 99,600 | 107,580 | 115,959 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 79,600 | 167,180 |
| | Total Cash Inflow | 149,600 | 187,180 | 283,139 |
| 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 | 79,600 | 167,180 | 263,139 |

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 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



