

## Proposed NU Business Name: **MINA DAIRY FARM**



Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## *Brief Bio of The Proposed Nobin Udyokta*

Name	:	<b>MINA AKTER</b>
Age	:	12-01-1994(24Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, 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	:	<b>MST. SHAFALI BEGUM</b>
(iii) Husband's name	:	<b>ASADUL</b>
(iv) GB member's info	:	Branch: Shakhipur, Centre # 07 (Female), Member ID: 1219, Group No: 02 Member since:01-01-2002(16 Years) First loan: BDT 20,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT
Further Information:		
(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.)	:	Nil
Business Experiences & Skill	:	05years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 5 years training
Other Own/Family Sources of Income	:	Yes, he has others business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-7646645
Mother's Contact No.	:	01732-585163
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAFALI BEGUM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MINA DAIRY FARM</b>
Location	:	Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,55,000
Financing	:	Self BDT 1,05,000 (from existing business) 68% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	15 ft x 9 ft= 135 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Milk,.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Barochana, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

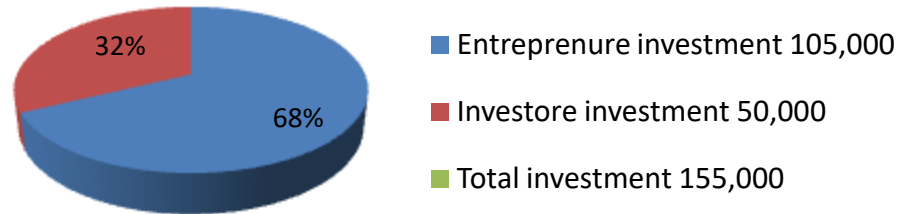
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Milk	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,100</b>	<b>145,200</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	50000	50000	Cow	1	50000	50,000	100,000
Ox	1	30000	30000		0	0	0	30,000
Calf	1	25000	25000		0	0	0	25,000
<b>Total</b>			105000			50000	50,000	<b>155,000</b>

## Source of finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk	4,000	120,000	1,440,000	1,512,000	1,587,600
		0	0	0	0
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>		0	0	0	0
Milk	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	96,000	1,152,000	1,209,600	1,270,080
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	24,000	288,000	302,400	317,520
<b>Less. Fixed Expense</b>			0	0	0
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
<b>Non Cash Item</b>			0	0	0
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,900</b>	70,800	74,340	78,057
<b>Net Profit (E) [C-D]</b>		<b>18,100</b>	217,200	228,060	239,463
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	217,200	228,060	239,463
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		197,200	405,260
	<b>Total Cash Inflow</b>	<b>267,200</b>	<b>425,260</b>	<b>644,723</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>197,200</b>	<b>405,260</b>	<b>624,723</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





