

## Proposed NU Business Name: **MAMUN DAIRY FIRM**



Project identification and prepared by: Md.Aminul Islam , Jamurki  
Unit Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>EMON SHIKDER MAMUN</b>
Age	:	20/05/1985 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother and 1 sister
Address	:	Vill: Alachipur P.O: Meruyaghona P.S: Delduyar, 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>MLEKA (AMENA)</b>
(iii) Father's name	:	<b>SHOHARAB MISHU</b>
(iv) GB member's info	:	Branch: Delduyar Centre # 22 (Female), Member ID: 2114 Group No: 07 Member since: 20/11/2002 To 24/01/2009 (07 Years) First loan: BDT 5,000 /- Outstanding loan: Nill
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 and Training Info	:	5 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.	:	01725-249773
Family's Contact No.	:	01759-291567
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit Tangail..

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHOHARAB MISHU** joined Grameen Bank since 07 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

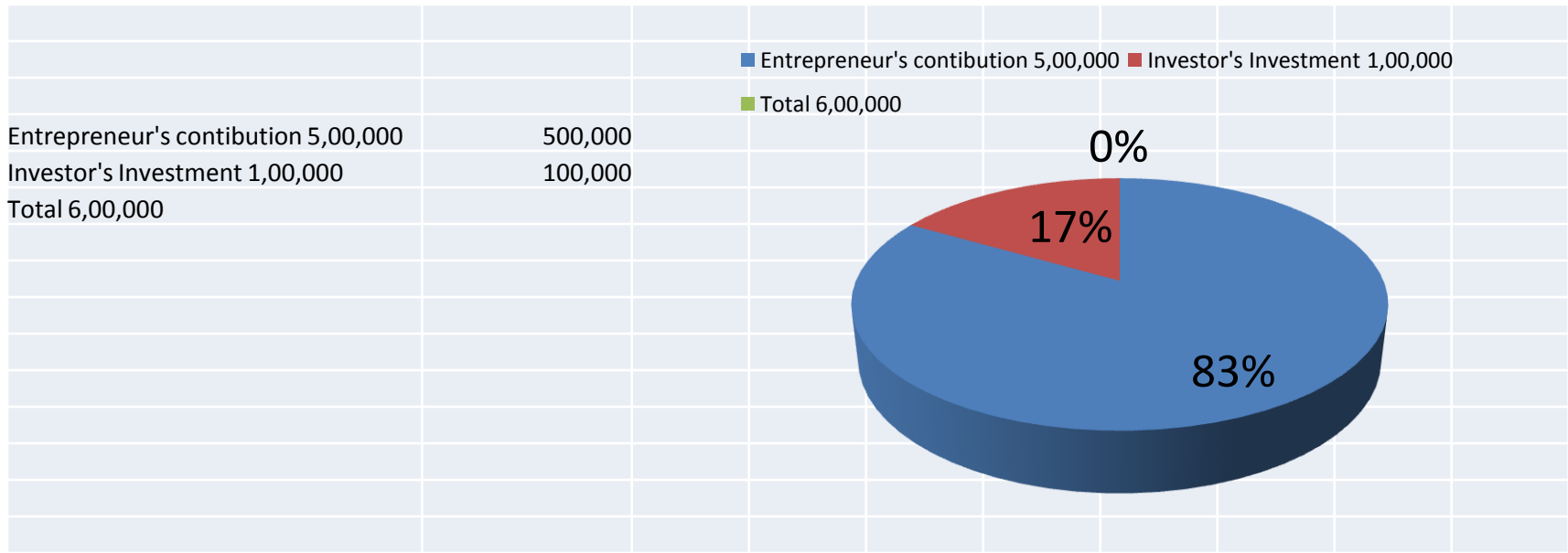
Business Name	:	<b>MAMUN DAIRY FIRM</b>
Location	:	Alachipur ,Delduyar, Tangail
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/- (from existing business) 83 % Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow etc.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪The shop is Wonerd.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (EB)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk ,	0	11,000	132,000
<b>Total Sales (A)</b>	<b>0</b>	<b>11,000</b>	<b>132,000</b>
<b>Less. Variable Expense</b>			
Milk ,			
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>11,000</b>	<b>132,000</b>
<b>Less. Fixed Expense</b>			
Feed		600	7,200
Medichin		200	2,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Cow	1	140000	140,000	1	100,000	240,000
Basur	1	60000	60,000	0	0	60,000
Kobotur	20	15000	300,000	0	0	300,000
Total			500,000		100,000	600,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
Milk		16,000	192,000	201,600
<b>Total Sales (A)</b>		<b>16,000</b>	<b>192,000</b>	<b>201,600</b>
<b>Less. Variable Expense</b>				
Milk		0	0	0
<b>Total variable Expense (B)</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>16,000</b>	<b>192,000</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>				
Feed		1,000	12,000	12,000
Medicine		300	3,600	3,600
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,500</b>	<b>78,000</b>	78,000
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>	123,600
<b>Investment Payback</b>			<b>60,000</b>	60,000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	114,000	123,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		54,000
	<b>Total Cash Inflow</b>	<b>214,000</b>	<b>177,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>54,000</b>	<b>117,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 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; Alachipur ,Delduyar,  
Tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















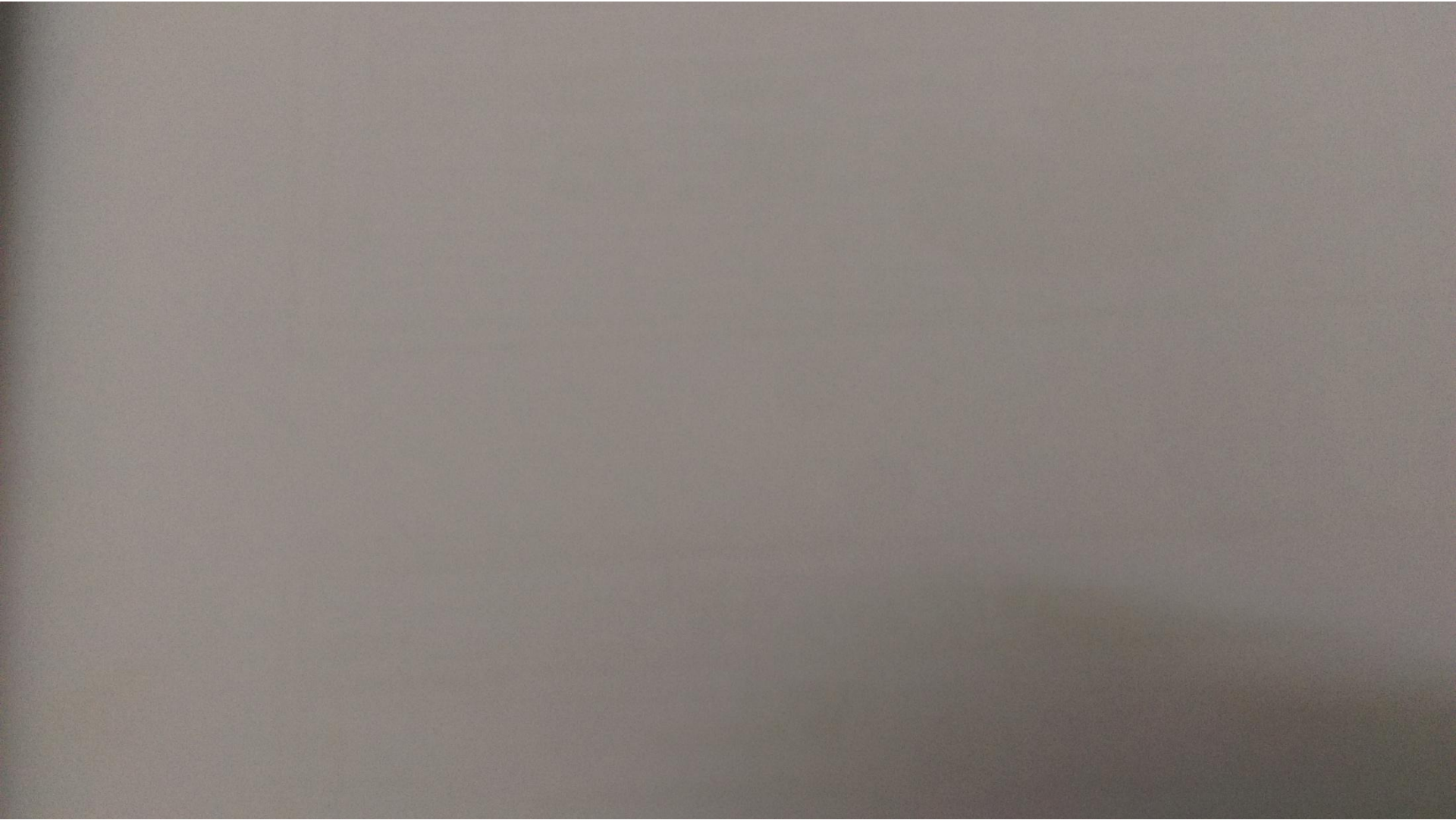
FRIGERATOR  
Eradador | Frigorifero  
Frank | Холодильник



Hisense

LG





# FAMILY PICTURE