

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



Project identification and prepared by: Md: Sirajul Islam (Rasal) ,
Kaliakair Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MIJANUR RAHAMAN
Age	:	15/05/1996 (21 Years)
Education, till to date	:	Degree
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	2 Brothers and 1 sister.
Address	:	Vill: Muradpur P.O: Sakasoor P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASNA BEGUM
(iii) Father's name	:	MD: TAHAJ UDDIN
(iv) GB member's info	:	Branch: moddopara kaliakair, Centre # 15 (Female), Member ID: 8183, Group No: 03 Member since: 10/02/1995 (22 Years) First loan: BDT 3,000 /- Last loan :50,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 28,500
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-867217
Family's Contact No.	:	01749-302708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASNA BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MIJAN DAIRY FIRM
Location	:	Muradpur ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,05,000/- (from existing business) 57% Required Investment BDT 80,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 40 ft= 600 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk. ▪Average 60% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪The firm is wonerd. ▪Collects goods from muradpur. ▪Agreed grace period is 3 months.

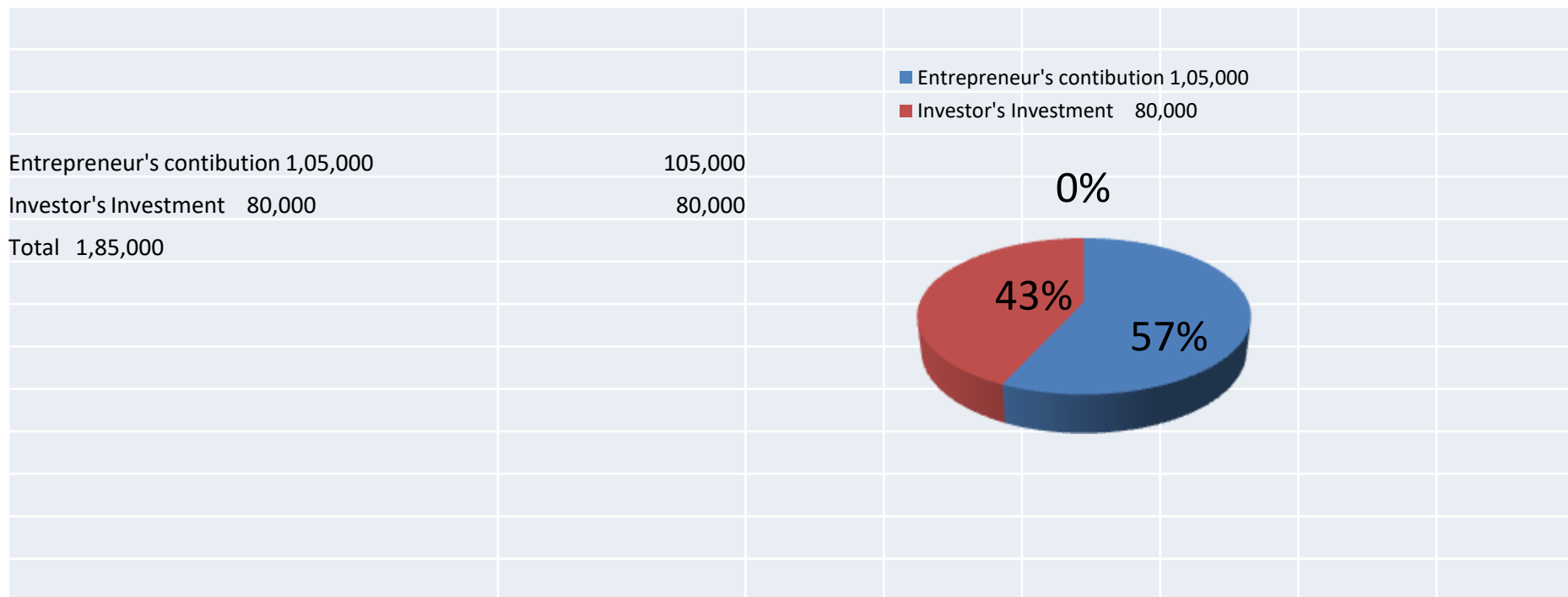
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	550	16,500	198,000
Total Sales (A)	550	16,500	198,000
Less. Variable Expense			
Milk	220	6,600	79,200
Total variable Expense (B)	220	6,600	79,200
Contribution Margin (CM) [C=(A-B)]	330	9,900	118,800
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Gard		0	0
Genator		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Cow	1	80000	80,000	1	80,000	160,000
Basur	1	25000	25,000	0	0	25,000
Security	0	0		0	0	0
Others	0	0		0		0
Total			105,000		80,000	185,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Milk	650	19,500	234,000	245,700
Total Sales (A)	650	19,500	234,000	245,700
Less. Variable Expense				
Milk	260	7800	93600	98280
Total variable Expense (B)	260	7,800	93,600	98,280
Contribution Margin (CM) [C=(A-B)]	390	11,700	140,400	147,420
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		300	3,600	3,600
Transportation		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Gard		0	0	0
Genator		0	0	0
Total Fixed Cost		6,000	72,000	72,000
Net Profit (E) [C-D]		5,700	68,400	75,420
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	68,400	75,420
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		20,400
	Total Cash Inflow	148,400	95,820
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	20,400	47,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Muradpur, Kliakoir,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE