

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHON MUNSHI
Age	:	07 -05-1982(35Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	02 daughters
No. of siblings:	:	02 Brothers 02 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	:	SUFIYA BEGUM
(iii) Father's name	:	MD THOTA MIYA
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14(Female), Member ID: 1015, Group No: 01 Member since:19-09-1997(07Years) First loan: BDT 10,000/-
Further Information:		Outstanding loan: Nil
(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	:	09years of business experience. : 09 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.	:	01750-112288
Family's Contact No.	:	01736-779884
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHONA DAIRY FIRM
Location	:	Mandra burir dokhan,vaggokul, sreenagar.
Total Investment in BDT	:	BDT 505,000/-
Financing	:	Self BDT 405,000/- (from existing business)80 % Required Investment BDT 100,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 18 ft= 540 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 15% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from vaggokul.▪Agreed grace period is 3 months.

Existing Business (BDT)

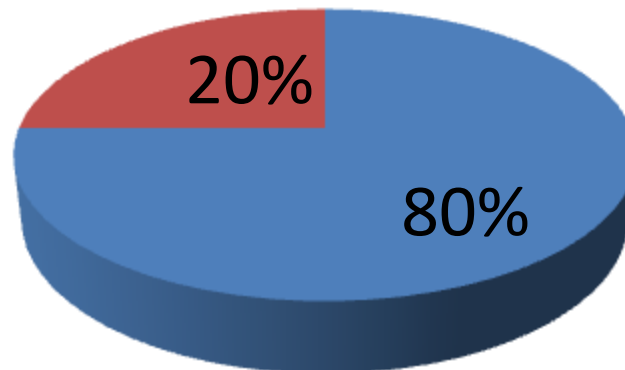
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, calf, cow etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Milk,calf,cow etc	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000
Less. Fixed Expense			
Electricity Bill		1000	12,000
Transportation		2,000	24,000
Salary(self)		5,000	60,000
Salary(sataf)		8000	96,000
Entertainment		200	2,400
Generator		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		16,650	199,800
Net Profit (E) [C-D)		5,850	70,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
caw	06	50,000	300,000		02	50,000	100,000	400,000
Calf	07	15,000	105,000					105,000
Total			405,000				100,000	505,000

Source of Finance

■ Entrepreneur's contibution 405,000 ■ Investor's Investment 100,000 ■ Total 505,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, calf, cow etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Milk, calf, cow etc.	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		1000	12,000	12,600	13,230
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		8,000	96,000	96,000	96,000
Entertainment		200	2,400	2,520	2,646
Generator		150	1,800	1,890	1,985
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		16,650	199,800	201,990	204,290
Net Profit (E) [C-D]		10,350	124,200	138,210	152,921
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	124,200	138,210	152,921
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		84,200	182,410
	Total Cash Inflow	224,200	222,410	335,331
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	84,200	182,410	295,331

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 09 Years
Own Business :09
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





