

Proposed NU Business Name: **M/S MAOSTAKIM DAIRY FIRM**

Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MAHFUJA KHATUN
Age	:	01-10-1983(34 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Son & 02 Daughter
No. of siblings:	:	05 Sister
Address	:	Vill: Sharpur , P.O: Nusratpur.Thana: Dupchacia,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JUSNA BIBI
(iii) Father's name	:	MD. MOIN UDDIN
(iv) GB member's info	:	Branch: Raiga Mohadebpur , Centre # 18 (Female), Member ID: 7630, Group No: 11 Member since: 01-01-2009(7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 12,000, Outstanding loan: BDT: 12,000
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-885527
Mother's Contact No.	:	01782-627300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JUSNA BIBI joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOSTAKIM DAIRY FIRM
Location	:	Sharpur, Dupchacia, Bogra
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 200,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
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
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

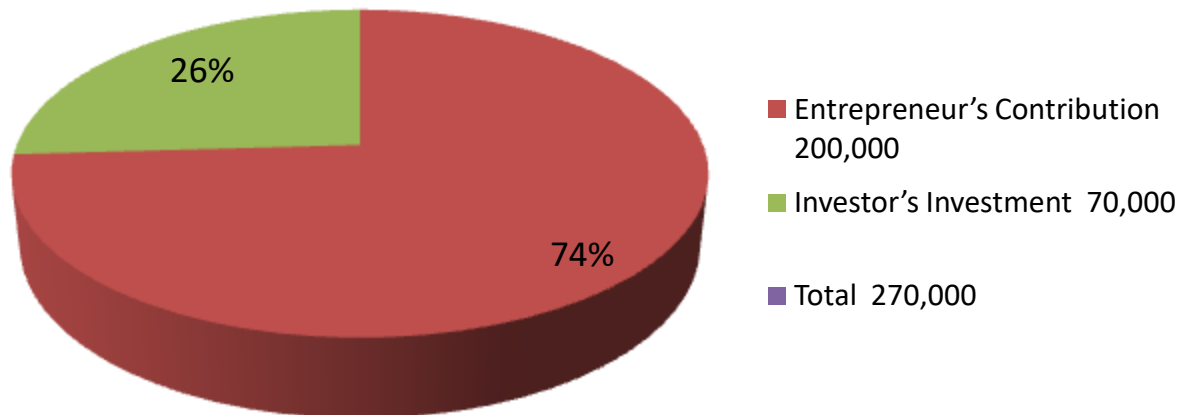
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
Milk	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Dashi)	2	65,000	130,000	1	70,000	70,000	200,000
Calf	2	35,000	70,000	0	0	0	70,000
Total	3	0	200,000	1	0	70,000	270,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense				0	0
Milk	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,100	73200	76860	80703
Net Profit (E)= [C-D]		5,900	70800	74340	78057
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	70,800	74,340	78,057
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42,800	89,140
	Total Cash Inflow	140,800	117,140	167,197
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	42,800	89140	139197

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sharpur, Dupchacia, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE