

Proposed NU Business Name: M/S MINTU DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MINTU MIA
Age	:	22/08/1992 (25 Year)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0
No. of siblings:	:	2 Sister
Address	:	Vill: Chandarpara , P.O: Horinathpur , P.S: Dhunat , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MOLLIKA BEGUM
(iii) Father's name	:	MD GOLAP AKANDO
(iv) GB member's info	:	Branch:Dhunat , Centre # 47 (Female), Member ID:3542/1,Group No: 03 Member since: 10 / 05 /2010 (07 Years) First loan: BDT 10,000 /- Existing Loan: BDT 40000 /- Outstanding loan: BDT -37360/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business.08 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-502229
Family's Contact No.	:	01962-632827
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOLLIKA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MINTU DAIRY FARM
Location	:	Vill: Chandarpara , P.O: Horinathpur , P.S: Dhunat , Dist: Bogra
Total Investment in BDT	:	BDT 230000 /-
Financing	:	Self BDT-180000 /- (from existing business) 78 % Required Investment BDT-50000 /- (as equity) 22 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow .▪Average 80 % gain on sales.▪The business is operating by entrepreneur.▪After getting equity fund 01labor will be appointed.▪Agreed grace period is 3 months.

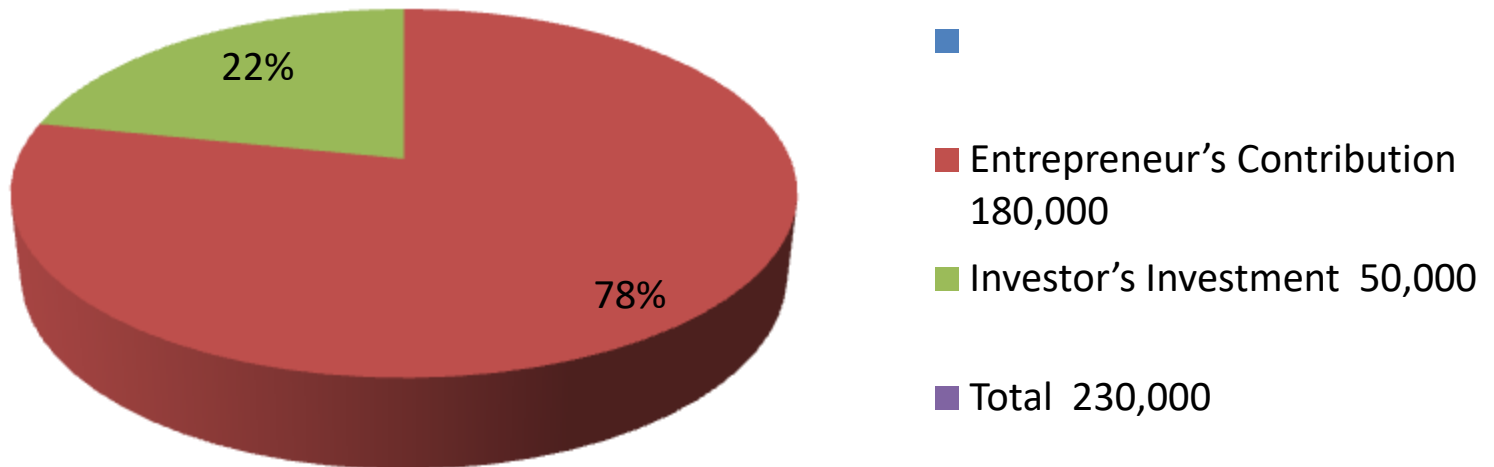
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Production cost	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	120000	120,000	1	50,000	50,000	170,000
Heifer	1	60000	60,000	0	0	0	60,000
Total	0		180,000	0		50,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sound System rent and electric sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Purchase cost	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		-	0	0	0
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		10,100	121,200	129,840	138,912
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	121,200	129,840	138,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		101,200	211,040
	Total Cash Inflow	171,200	231,040	349,952
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	101,200	211,040	329,952

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vill: Chandarpara , P.O:
Horinathpur , P.S: Dhunat , Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

