

Minu Dairy



Project by: Minu
Identified by: Md. Masum Mia
Verified By: Md. Ziaul Hoque

Dhamrai Unit, Anchal-03

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Minu
Age	:	16/01/1983
Marital status	:	Married
Children	:	02 Son , 01 Daughter
No. of siblings:	:	03 Brothers 06 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jibanun Nesa
(iii) Father's name	:	Late Ali Ahmed Jomadar
(iv) GB member's info	:	Member since: 1990 to 2000 Branch: Dhamrai, Centre no.00, Group:00 First loan: Tk. 2,000/- Total Amount Received: Last Loan: Nil Outstanding: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class-9

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Dairy Business
Trade License Number	:	0000
Business Experiences	:	13 Years
Other Own/Family Sources of Income	:	N/A
NU Contact Info	:	01966-215970
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother was a member of Grameen Bank from 1990 to 2000. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Minu Dairy
Address/ Location	:	Atani Para, Suapur, Dhamrai, Dhaka
Total Investment in BDT	:	65000/-
Financing	:	Self BDT :35000/-(from existing business) - 54% Required Investment BDT : 30,000 (as equity) - 46%
Present salary/drawings from business (estimates)	:	BDT 4000
Proposed Salary		BDT 5000
i. Proposed Business % of present gross profit margin	:	50%
ii. Estimated % of proposed gross profit margin	:	50%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	1	2	(1+2)
Present Items:			
Oxe Cow 00	30,000		35,000
Goat 02			
Cow shed	5000		
Proposed Items:			
Small Size one calf		30000	30,000
Total Capital	35,000	30,000	65,000

N.B: Details of Present (*) & proposed (**) items have enclosed in next slide.

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)	
	Monthly	Yearly
Cow Sales (A)	25000	300000
Cost of Sale (Food, Medicine, Doctor fee) (B)	12500	150000
Profit 50% (A-B)= C	12500	150000
<i>Less: Operating Costs</i>		
Electricity bill	100	1200
Mobile Bill	0	0
Salary from Business (Self)	3000	36000
Transport	1000	12000
Others (TL Fee, Local Contribution)	500	6000
<i>Non Cash Item:</i>		
Depreciation Expenses 10000*10%	0	0
<i>Total Operating Cost (D)</i>	4600	
Net Profit (C-D)= (E)	7900	106200

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Cow Sales	30000	360000	35000	420000
<i>Less: Cost of Sale</i>	15000	180000	17500	210000
Profit 50% (A-B)= C	15000	180000	17500	210000
Less operating cost :				
Electricity bill	0	0	0	0
Mobile Bill	0	0	0	0
Salary from Business	4000	48000	4000	48000
Others (TL Fee, Local Contribution)	1000	12000	1000	12000
Depreciation Expenses	0	0	0	0
Total Operating Cost (D)	5000	60000	5000	60000
Net Profit =(C-D)	10000	120,000	12500	120,000
GT payback	18000		18000	
Retained Income:	102,000		102,000	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	30,000	
Net Profit (Ownership Tr. Fee added back)	120,000	120,000
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	102,000
Total Cash Inflow	150,000	222,000
Cash Outflow		
Purchase of Product	30,000	
Investment Pay Back (Including Ownership Tr. Fee)	18,000	18,000
Total Cash Outflow	48,000	18,000
Net Cash Surplus	102,000	204,000



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment

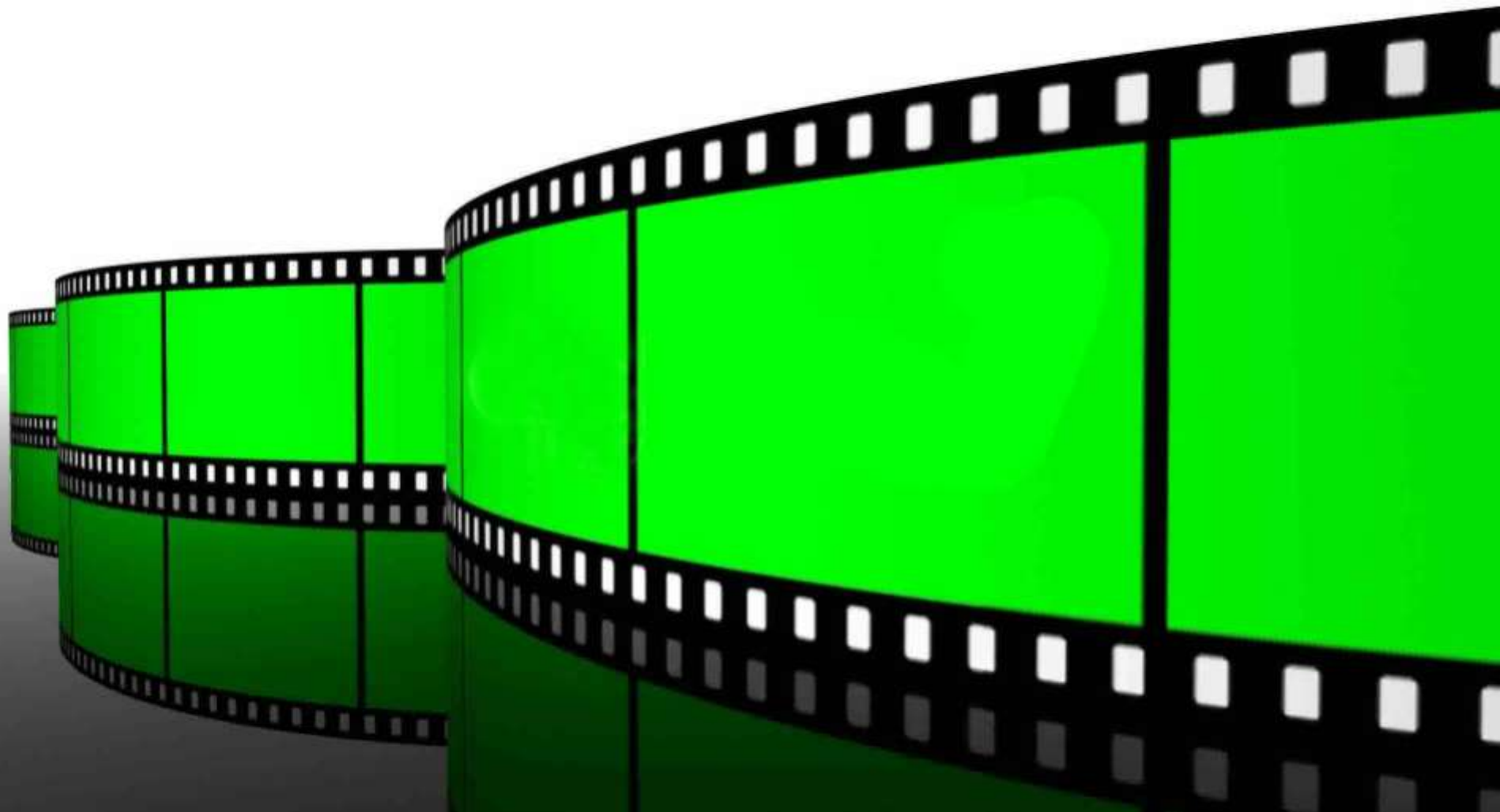
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

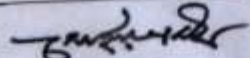
**নাম: মিনু**
Name: Minu
স্বামী: মীর মোশারফ
মাতা: জীবানুন নেছা
Date of Birth: **16 Jan 1983**
ID NO: **2611488328680**

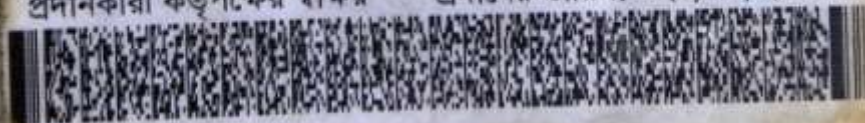
**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র

**নাম: মীর মোশারফ**
Name: Mir Mosharof
পিতা: মৃত মীর তোফায়েল আহমেদ
মাতা: নূর জাহান বেগম
Date of Birth: **16 Jan 1971**
ID NO: **2611488328200**

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

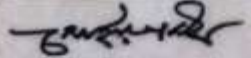
ঠিকানা: গ্রাম/রাস্তা: আটানী পাড়া, সূয়াপুর, ডাকঘর: সূয়াপুর - ১৮২০, ধামরাই, ঢাকা

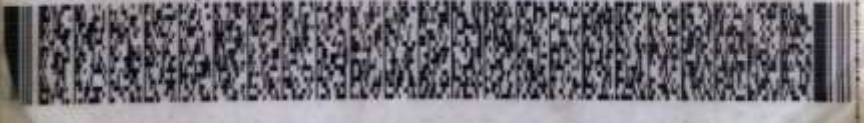

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮



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ঠিকানা: গ্রাম/রাস্তা: আটানী পাড়া, সূয়াপুর, ডাকঘর: সূয়াপুর - ১৮২০, ধামরাই, ঢাকা


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Internal Design Lab
on October, 2017 at GT

