

## Proposed NU Business Name: MORIYOM DAIRY KHAMAR



Project identification and prepared by: Md: Musha Mia,  
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MORIYOM AKTER</b>
Age	:	15/09/1999(18 Years)
Education, till to date	:	S S C
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	-
Address	:	Vill: Pathorighata P.O: Botiaghata P.S: Botiaghata Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST: JESMIN BEGUM</b>
(iii) Father's name	:	<b>ABDUL NASIR HOWLADER</b>
(iv) GB member's info	:	Branch: Botiaghata, Centre # 31(Female), Member ID: 9220, Group No: 1 Member since: 28-02-2015 raning (03Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 792/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-222388
Family's Contact No.	:	01948-157118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: JESMIN BEGUM** Joined Grameen Bank Since 03 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MORIYOM DAIRY KHAMAR</b>
Location	:	Pathurighata, Botiaghata, Khulna
Total Investment in BDT	:	BD 1,70,000/-
Financing	:	Self BDT 110,000(from existing business) 65% Required Investment BDT 60,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 25ft= 500 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪She has 03 cow &amp; 01 Calf in her farm.</li><li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Botiaghata.</li><li>▪Agreed grace period is 3 months..</li></ul>

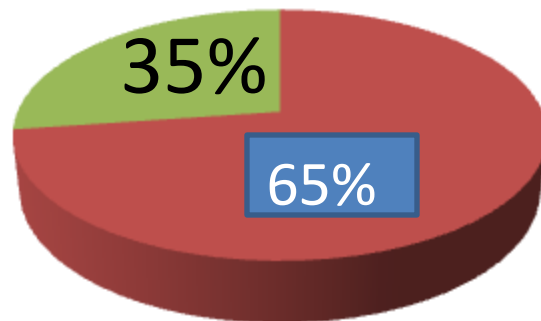
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	5,00	15,000	1,80,000
<b>Total Sales (A)</b>	5,00	15,000	1,80,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	130	3900	46800
<b>Total variable Expense (B)</b>	130	3900	46800
<b>Contribution Margin (CM) [C=(A-B)</b>	370	11100	133200
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		0	0
Transportation		100	1200
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		100	1200
<b>Total fixed Cost (D)</b>		<b>5200</b>	<b>62400</b>
<b>Net Profit (E) [C-D)</b>		<b>5900</b>	<b>70800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	03	30,000	90,000	01	60,000	60,000	1,50,000
Calf	01	20000	20000	0	0	0	20000
<b>Total</b>			<b>1,10,000</b>		<b>60,000</b>	<b>60,000</b>	<b>1,70,000</b>

## Source of Finance



Entrepreneur Investment:  
1,10,000  
Investor Investment:60,000  
Total Investment:1,70,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Milk(15 x 50)	750	22500	270000	283500	297675
Calf Sale			30000	30000	30000
<b>Total Sales (A)</b>	750	22500	300000	313500	327675
<b>Less. Variable Expense</b>					
Straw,Ban,Medicine etc.	220	6600	79200	83160	87318
<b>Total variable Expense (B)</b>	220	6600	79200	83160	87318
<b>Contribution Margin (CM) [C=(A-B)</b>	530	15900	190800	200340	210357
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		0	0	0	
Transportation		200	2400	2500	2600
Salary (self)		5000	60,000	60000	60000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2400	3000	3500
<b>Total fixed Cost (D)</b>		<b>5400</b>	<b>64800</b>	<b>65500</b>	<b>66100</b>
<b>Net Profit (E) [C-D)</b>		<b>10500</b>	<b>126000</b>	<b>134840</b>	<b>144257</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,11,208	2,22,048
	<b>Total Cash Inflow</b>	<b>1,86,000</b>	<b>2,46,048</b>	<b>3,66,305</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	792		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>74,792</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,11,208</b>	<b>2,22,048</b>	<b>3,42,305</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

