

## Proposed NU Business Name: **MAFIYA DAIRY FIRM**



Project identification and prepared by: Mst. Mahfuja khatun ,  
Sokhipur Unit, Tangail

Project verified by: MD. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. FAJLIL HAQUE</b>
Age	:	10-01-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	No
Address	:	Vill: Kutubpur P.O: Kutubpur Thana: Sokhipur Dist: Tangail
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>MST. MONOWARA KHATUN</b>
(iii) Father's name	:	<b>MD. JULHASH</b>
(iv) GB member's info	:	Branch: Kaniya Sokhipur , Centre # 42 (Female), Member ID: 3152, Group No: 01 Member since: 20-12-2008(11 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 0
(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.)	:	No
Business Experiences and Training Info	:	6 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725870900
Mother's Contact No.	:	01746949140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONOWARA KHATUN** joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

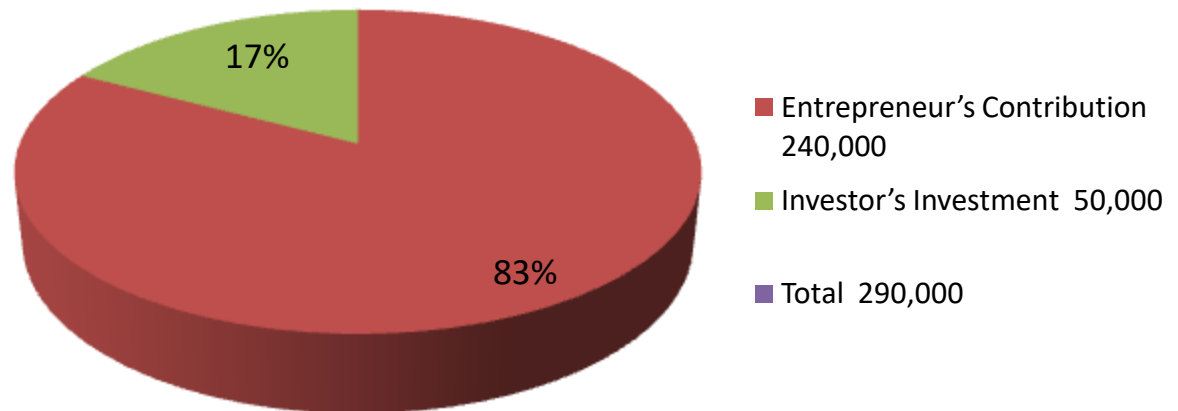
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAFIYA DAIRY FIRM</b>
Location	:	Shapla Para
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 24 ft= 576 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	980	29400	352800
Total Variable Expense	980	29400	352800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent			0
Electric Bill		1000	12000
Transportation		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			120,000			50,000	170,000
calf			120,000			0	120,000
	0	0	240,000	0	0	50,000	290,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1900	57000	684000	718200	754110
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1900</b>	<b>57000</b>	<b>684000</b>	<b>718200</b>	<b>754110</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	1330	39900	478800	502740	527877
<b>Total Variable Expense</b>	<b>1330</b>	<b>39900</b>	<b>478800</b>	<b>502740</b>	<b>527877</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>570</b>	<b>17100</b>	<b>205200</b>	<b>215460</b>	<b>226233</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		1000	12000	0	0
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator			0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>	<b>85000</b>	<b>86045</b>
<b>Net Profit (E)= [C-D]</b>		<b>9100</b>	<b>109200</b>	<b>114660</b>	<b>120393</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</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	50,000		
1.2	Net Profit	109,200	114660	120393
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89200	183860
	<b>Total Cash Inflow</b>	<b>159,200</b>	<b>203,860</b>	<b>304,253</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,200</b>	<b>183,860</b>	<b>284,253</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0, Others:0  
Experience & Skill : 06 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









