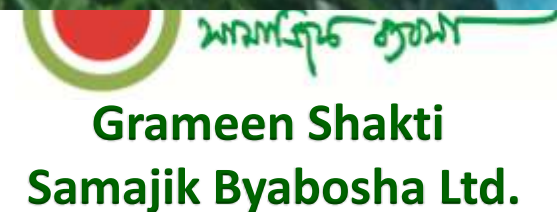


Proposed NU Business Name: **MAMOTAZ DAIRY FARM**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMINUR SHEIKH
Age	:	01-01-1990(27Years)
Education, till to date	:	Class iii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	07 Brothers 04 sisters
Address	:	Vill:nagorvagP.O ;sreenagarP.S: Sireenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAMOTAZ
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Kukutiya, Centre # 40(Female), Member ID: 3856, Group No: 05 Member since:05-06-1998(10Years) First loan: BDT 3,000/- Existing loan :30,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	07years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Business of shoos
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-846582
Family's Contact No.	:	01728-630174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMOTAZ DAIRY FARM
Location	:	Nagorvag,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 175,000/- (from existing business)69 % Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Nagarvag. ▪Agreed grace period is 3 months.

Existing Business (BDT)

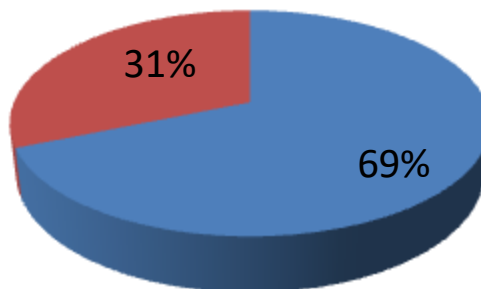
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
caw,milk,calf etc.	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	70000	140000		2	40000	80,000	220,000
calf	1	20000	20000		0	0	0	20,000
goat	3	5000	15000		0	0	0	15,000
Total			175000			40000	80,000	255,000

Source of finance

■ Entrepreneur investment 175,000 ■ Investore investment 80,000 ■ Total investment 255,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
caw,milk,calf etc.	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,700	68,400	68,820	69,261
Net Profit (E) [C-D)		9,300	111,600	120,180	129,189
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	111,600	120,180	129,189
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		79,600	167,780
	Total Cash Inflow	191,600	199,780	296,969
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	79,600	167,780	264,969

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









