

Proposed NU Business Name: **MOHON DAIRY FIRM**



Project identification and prepared by: Md Shah Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Enamul Haque
Age	:	15-10-1988 (29 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Paik Para P.O: Dupchachia, Thana: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MASUDA BEGUM
(iii) Father's name	:	MD. SHORIFUL MONDAL
(iv) GB member's info	:	Branch: Gobindopur Dupchachia , Centre # 38(Female), Member ID: 2667/1, Group No: 02 Member since: 20-03-1996 (20Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 4000/-
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-574049
Mother's Contact No.	:	01867-863341
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MASUDA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOHON DAIRY FIRM
Location	:	Paik Para, Dupchachia
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	150 ft x 210 ft= 2350 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

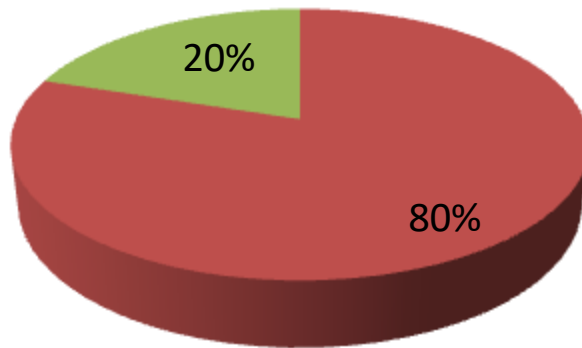
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk.	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Milk.	125	3750	45000
Total variable Expense (B)	125	3750	45000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Variable Expense			
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		6000	72000
Mobile bill		300	3600
Total fixed cost (D)		6,700	80400
Net Profit (E)= [C-D]		4,550	54600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Australian)	3	60,000	180000	1	50,000	50000	230000
Calf	1	20,000	20000	0	0	0	20000
Total	3	0	200,000	1	0	50,000	250000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk.	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense				0	0
Milk.	150	4500	54000	56700	59535
Total variable Expense (B)	150	4500	54000	56700	59535
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense				0	0
Electricity bill		200	2400	2520	2646
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		6,100	73200	76860	80703
Net Profit (E)= [C-D]		7,400	88800	93240	97902
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,800	142,040
	Total Cash Inflow	138,800	162,040	239,942
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	68,800	142040	219942

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Paik Para, Dupchachia
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

