

Proposed NU Business Name: MORZINA DAIRY FIRM



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MORZINA BIBI
Age	:	21-02-1985 (32 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	01 Sister & 02 Brohters
Address	:	Vill: Noldubi, P.O: Tindighihat Thana: Sibgonj 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. ROKEYA BIBI
(iii) Husband's name	:	HUS,MD. YUNUS ALI MONDOL
(iv) GB member's info	:	Branch: Majhihatto Sibgonj , Centre # 24 (Female), Member ID: 1785/2, Group No: 01 Member since: 24-09-2004 (12Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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	:	10 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.	:	01776-845957
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKEYA BIBI joined Grameen Bank since 14 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORZINA DAIRY FIRM
Location	:	Noldubi,Tindighi,Sibgonj
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/-(from existing business) 69% Required Investment BDT 40,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 25 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪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.

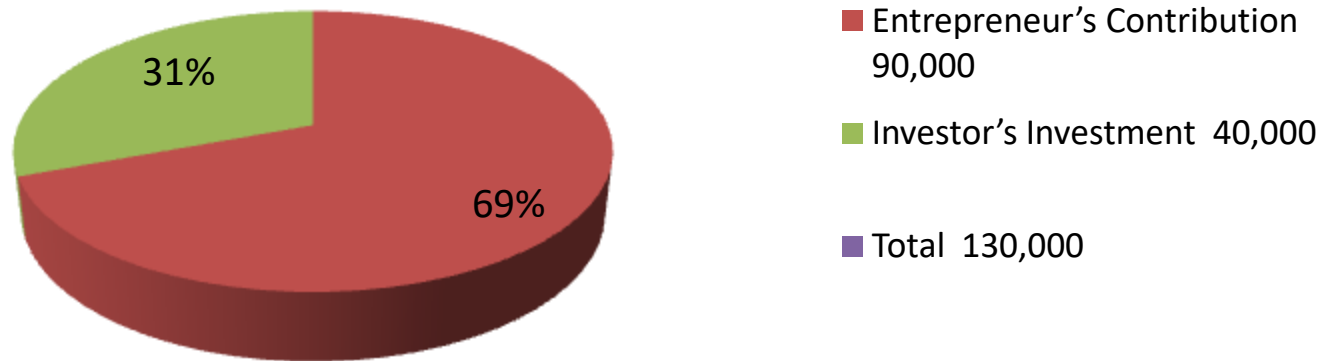
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Poultry Hen.	17,000	204,000
Total Sales (A)	17,000	204,000
Less Variable Expense		0
Poultry Hen.	8,500	102,000
Total variable Expense (B)	8,500	102,000
Contribution Margin (CM) [C=(A-B)]	8,500	102,000
Less Variable Expense		0
Salary (self)	5,000	60,000
Mobile bill	100	1,200
Total fixed cost (D)	5,100	61,200
Net Profit (E)= [C-D]	3,400	40,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	70,000	70000	1	40,000	40000	110000
Calf	1	20,000	20000	0	0	0	20000
Total	2	0	90,000	1	0	40,000	130000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Poultry Hen.	20,000	240,000	252,000	264,600
Total Sales (A)	20,000	240,000	252,000	264,600
Less. Variable Expense	0	0	0	0
Poultry Hen.	10,000	120,000	126,000	132,300
Total variable Expense (B)	10,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]	10,000	120,000	126,000	132,300
Less. Fixed Expense				
Rent	0	0	0	0
Transportation	200	2,400	2,520	2,646
Salary (self)	5000	60,000	63,000	66,150
Entertainment	100	1,200	1,260	1,323
Mobile Bill	200	2,400	2,520	2,646
Total Fixed Cost	5500	66,000	69,300	72,765
Net Profit (E) [C-D]	4,500	54,000	56,700	59,535
Investment Payback		16,000	16,000	16,000

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	40,000		
1.2	Net Profit	54,000	56,700	59,535
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,000	78,700
	Total Cash Inflow	94,000	94,700	138,235
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	38,000	78700	122235

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Noldubi,Tindighi,Sibgonj
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

