

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



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MUNNI |
| Age | : | 10-05-1983 (33 Years) |
| Education, till to date | : | Class VI |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 01 Brother 05 Sisters |
| Address | : | Vill:Noadda P.O: Galimpur, P.S: Nobabganj Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MAZEDA BEGUM |
| (iii) Father's name | : | ROBIUL BEPARY |
| (iv) GB member's info | : | Branch: Komorgonj, Centre # 72 (Female), Member ID: 6140/3, Group No: 05 Member since: 2008 to 2015 (07 Years) First loan: BDT 2000 |
| Further Information: | | Existing Loan: BDT 4000, 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. 08 years in own business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01928-985450 |
| Mother's Contact No. | : | 01910-103904 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAZEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MUNNI DAIRY FIRM |
| Location | : | Noadda, Own house |
| Total Investment in BDT | : | BDT 420,000/- |
| Financing | : | Self BDT 320000/- (from existing business) 76% Required Investment BDT 100,000/- (as equity) 24% |
| Present salary/drawings from business (estimates) | : | BDT 3,000/- |
| Proposed Salary | : | BDT 3,000/- |
| Size of shop | : | 30 ft x 20 ft = 500 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.▪ The shop is in own place.▪ Collects goods from Joypara Hat▪ Agreed grace period is 3 months. |

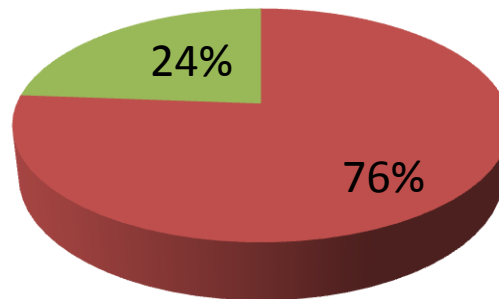
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Milk (12*50) | 600 | 18000 | 216000 |
| Total Sales (A) | 600 | 18000 | 216000 |
| Less Variable Expense | | | |
| Cow feed | 150 | 4500 | 54000 |
| Total variable Expense (B) | 150 | 4500 | 54000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Variable Expense | | | |
| Electricity bill | | 600 | 7200 |
| Salary (self) | | 3000 | 36000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 400 | 4800 |
| Total fixed cost (D) | | 4,200 | 50400 |
| Net Profit (E)= [C-D] | | 9,300 | 111600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|----------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow (Black) | 1 | 160000 | 160,000 | 0 | 0 | 0 | 160,000 |
| Cow (Red) | 2 | 80000 | 160,000 | 0 | 0 | 0 | 160,000 |
| Cow | 0 | 0 | 0 | 1 | 100000 | 100,000 | 100,000 |
| Total | 3 | | 320,000 | 1 | 100,000 | 100,000 | 420,000 |

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 100,000
- Total 420,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| Milk (17 litre*50) | 850 | 25500 | 306000 | 321300 |
| Total Sales (A) | 850 | 25500 | 306000 | 321300 |
| Less Variable Expense | | | | |
| Feed & Medicine | 220 | 6600 | 79200 | 83160 |
| Total variable Expense (B) | 120 | 3600 | 43200 | 45360 |
| Contribution Margin (CM) [C=(A-B) | 730 | 21900 | 262800 | 275940 |
| Less Variable Expense | | | | |
| Electricity bill | | 900 | 10800 | 11000 |
| Salary (self) | | 3000 | 36000 | 36000 |
| Entertainment | | 250 | 3000 | 3200 |
| Mobile bill | | 450 | 5400 | 5600 |
| Total fixed cost (D) | | 4,600 | 55200 | 55,800 |
| Net Profit (E)= [C-D] | | 17,300 | 207600 | 220,140 |
| Investment Payback | | | 60,000 | 60,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 207,600 | 220,140 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 147,600 |
| | Total Cash Inflow | 307600 | 367740 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 |
| | Total Cash Outflow | 160,000 | 60000 |
| 3 | Net Cash Surplus | 147,600 | 307740 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

