

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



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

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSHARROF
Age	:	01-08-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother
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	:	MST. MONOWARA
(iii) Father's name	:	MD. JUBBAR ALI
(iv) GB member's info	:	Branch: Rusulpur Sokhipur , Centre # 18 (Female), Member ID: 2173, Group No: 05 Member since: 08-05-1991(26 years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 4620
(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	:	5 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.	:	01738293820
Mother's Contact No.	:	01765166755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

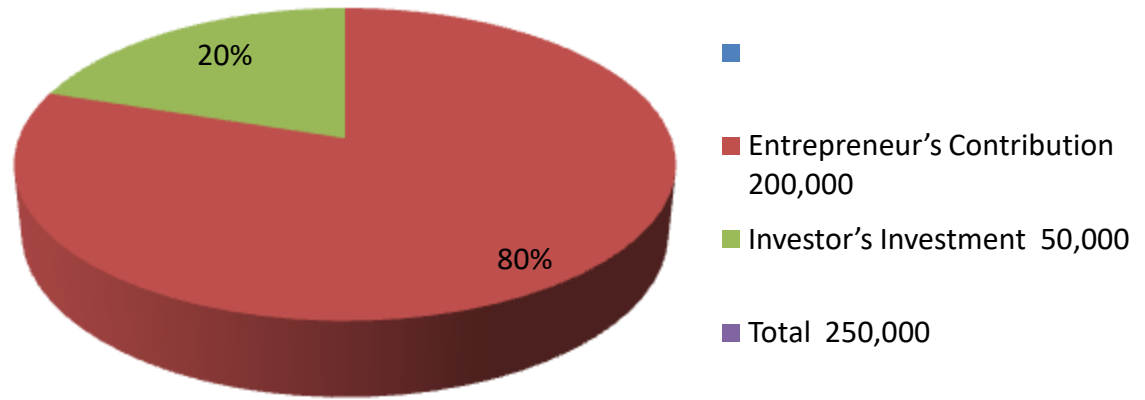
Proposed Nobin Udyokta Business Info

Business Name	:	MOSHARROF DAIRY FIRM
Location	:	Shapla Para
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	:	30 ft x 24 ft= 720 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.▪Collects goods from Sodordighi,Tangail▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	1450	43500	522000
	0	0	0
Total Sales(A)	1450	43500	522000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	1015	30450	365400
Total Variable Expense	1015	30450	365400
Contribution Margin (CM) [C=(A-B)]	435	13050	156600
Less Fixed Expense			
Rent			0
Electric Bill		400	4800
Transportation		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		500	6000
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			100,000			50,000	150,000
calf			100,000			0	100,000
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent			0	0	0
Electric Bill		400	4800	0	0
Transportaion		2,500	30000	31500	33075
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
Total Fixed Cost (D)		8400	100800	97600	99275
Net Profit (E)= [C-D]		9600	115200	120960	127008
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	115,200	120960	127008
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95200	196160
	Total Cash Inflow	165,200	216,160	323,168
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,200	196,160	303,168

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





