

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



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

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NASIMA AKTER
Age	:	15-03-1987 (29 Years)
Education, till to date	:	Ten
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
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. MONOWARA BIBI
(iii) Father's name	:	MD. JALAL MONDAL
(iv) GB member's info	:	Branch: Majhihatto Sibgonj , Centre # 22 (Female), Member ID: 2819/1, Group No: 05 Member since: 15-02-2002 (04Years) First loan: BDT 30,000
Further Information:		Existing Loan: BDT: 100,000, 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.	:	01756-553062
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. MONOWARA BIBI joined Grameen Bank since 04 years ago. At first she took 30,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIMA DAIRY FIRM
Location	:	Noldubi,Tindighi,Sibgonj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 190,000/-(from existing business) 73% Required Investment BDT 70,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 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.

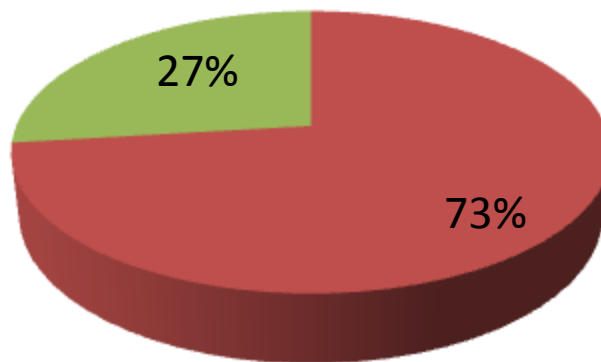
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	450	13500	162000
Total Sales (A)	450	13500	162000
Less Variable Expense			
Milk	180	5400	64800
Total variable Expense (B)	180	5400	64800
Contribution Margin (CM) [C=(A-B)]	270	8100	97200
Less Variable Expense			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		5,800	69600
Net Profit (E)= [C-D]		2,300	27600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	80,000	160000	1	70,000	70000	230000
Calf	1	30,000	30000	0	0	0	30000
Total	3	0	190,000	1	0	70,000	260000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 70,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	317520
Less Variable Expense				0	0
Milk	320	9600	115200	120960	127008
Total variable Expense (B)	320	9600	115200	120960	127008
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Variable Expense				0	0
Electricity bill		200	2400	2520	2646
Transportation		400	4800	5040	5292
Salary (self)		5000	60000	63000	66150
Entertainment		500	6000	6300	6615
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		6,500	78000	81900	85995
Net Profit (E)= [C-D]		7,900	94800	99540	104517
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	94800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,800	138,340
	Total Cash Inflow	164,800	166,340	242,857
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	66,800	138340	214857

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











স্বাধীনতা সঙ্গীত - ১৩
লাইসেন্স ফি আদায় রেজিস্টার
বর্ষ ২০২৩-২৪

লাইসেন্স

০৫মঃ হাবিবুল্লাহ
ক্রীড়াঙ্গণ
বঙ্গুড়া

ই-নাম: ০
লাইসেন্স নং: ৬
তারিখ: ৩১/৩/২৩

স্বাক্ষরিত কর্তৃক: মোঃ হাবিবুল্লাহ
স্বাক্ষরিত কর্তৃক: মোঃ হাবিবুল্লাহ
স্বাক্ষরিত কর্তৃক: মোঃ হাবিবুল্লাহ

২০২৩-২৪
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৩০/৩/২৩

০২/০২/২৩



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মেম্বাঃ নাজমা আকতার
Name: Md. Nazma Akter
পিতা: মোঃ হাবিবুল্লাহ
মাতা: মেম্বাঃ মনোজা বিবি
Date of Birth: 15 Mar 1987
ID NO: 1019455171500

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
স্বাক্ষরিত কর্তৃক মোঃ হাবিবুল্লাহ



সহজ স্বপ্নের পাশ বই

১. ১৫/৩/২৩
২. ৩৫
৩. ২২/৩
৪. ১৫/৩/২৩
৫. ১৫/৩/২৩

FAMILY PICTURE

