

## Proposed NU Business Name: **AKHI MONI DAIRY FIRM**



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

Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.AZIZUL SONAR</b>
Age	:	11-07-1982(34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	04 Bothers
Address	:	Vill: Dudahar , P.O:Tindighi , Thana: Kahalu, 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	:	<b>MST. ANGGURA BIBI</b>
(iii) Father's name	:	<b>LATE,MOHMEN ALI SONAR</b>
(iv) GB member's info	:	Branch: Majhihotto Sibgonj, Centre # 14(Female), Member ID: 2019, Group No: 04 Member since: 20-03-1998(19 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT: 11,500
(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	:	06 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.	:	01733-164596
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. ANGGURA BIBI** joined Grameen Bank since 19 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AKHI MONI DAIRY FIRM</b>
Location	:	Dudahar,Tindighi,Kahalu,Bogra
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	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from ,Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

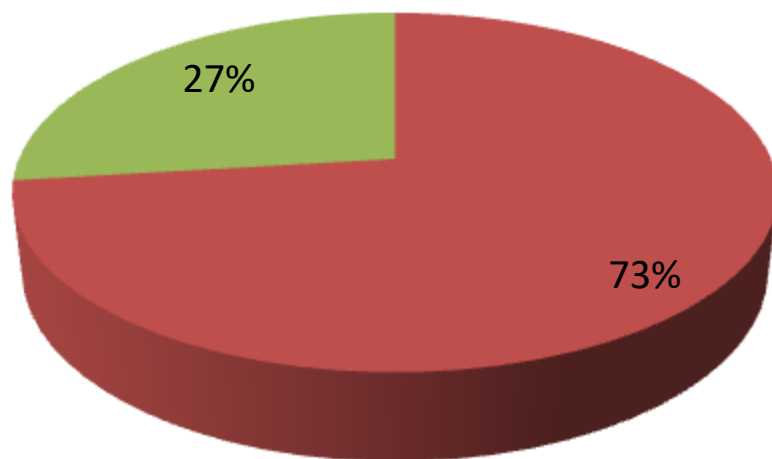
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	500	15000	180000
<b>Total Sales (A)</b>	500	15000	180000
<b>Less Variable Expense</b>			
Milk	200	6000	72000
<b>Total variable Expense (B)</b>	200	6000	72000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	108000
<b>Less Variable Expense</b>			
Transportation		200	2400
Salary (self)		5000	60000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		5,500	66000
<b>Net Profit (E)= [C-D]</b>		3,500	42000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	60,000	60000	1	70,000	70000	130000
Cow(Australian)	1	100,000	100000	0	0	0	100000
Calf	1	30,000	30000	0	0	0	30000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>190,000</b>	<b>1</b>	<b>0</b>	<b>70,000</b>	<b>260000</b>

## 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
<b>Revenue(Sales)</b>					
Milk	700	21000	252000	264600	277830
<b>Total Sales (A)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>				0	0
Milk	280	8400	100800	105840	111132
<b>Total variable Expense (B)</b>	280	8400	100800	105840	111132
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12600	151200	158760	166698
<b>Less Variable Expense</b>				0	0
Electricity bill		100	1200	1260	1323
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Mobile bill		400	4800	5040	5292
<b>Total fixed cost (D)</b>		5,800	69600	73080	76734
<b>Net Profit (E)= [C-D]</b>		6,800	81600	85680	89964
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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	70,000		
1.2	Net Profit	81600	85680	89964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53,600	111,280
	<b>Total Cash Inflow</b>	151,600	139,280	201,244
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
	<b>Total Cash Outflow</b>	98,000	28000	28,000
3	<b>Net Cash Surplus</b>	53,600	111280	173244

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Dudahar,Tindighi,Kahalu,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

