

Proposed NU Business Name: **M/S NASIMA DAIRY FIRM**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SEJDAR RAHMAN
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Shakoya (Arjungari), P.O: Nusratpur.Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. NASIMA KHATUN
(iii) Father's name	:	MD. TOBIBOR RAHMAN
(iv) GB member's info	:	Branch:Nusratpur, Adomdighi , Centre # 2 (Female), Member ID: 2080, Group No: 04 Member since: 05-03-1993(25Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 21,100
(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	:	04 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.	:	01751-849593
Mother's Contact No.	:	01742-620754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA KHATUN joined Grameen Bank since 25 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NASIMA DAIRY FIRM
Location	:	Shakoya(Arjungari), Adomdighi,Bogra
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 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 Adomdighi, Bogra▪Agreed grace period is 3 months.

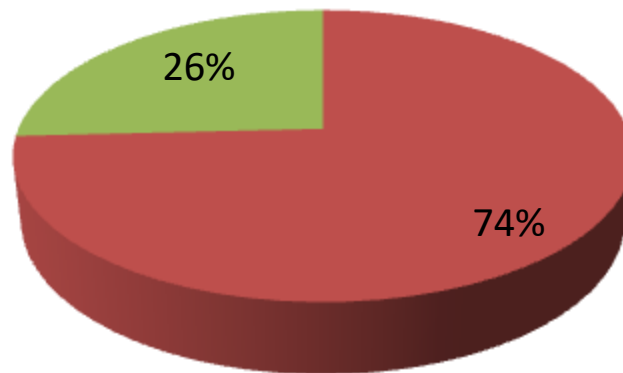
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	600	18000	216000
Total Sales (A)	600	18000	216000
Less Variable Expense		0	0
Milk	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		0	0
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		0	0
		0	0
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	50,000	200000	1	80,000	80000	280000
Calf	2	15,000	30000	0	0	0	30000
Total	6	0	230,000	1	0	80,000	310000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 80,000
- Total 310,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	317520
Less Variable Expense		0	0	0	0
	160	4800	57600	60480	63504
Total variable Expense (B)	160	4800	57600	60480	63504
Contribution Margin (CM) [C=(A-B)	640	19200	230400	241920	254016
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,400	76800	80640	84672
Net Profit (E)= [C-D]		12,800	153600	161280	169344
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	153600	161280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,600	250,880
	Total Cash Inflow	233,600	282,880	420,224
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32000	32,000
3	Net Cash Surplus	121,600	250880	388224

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Arjungari, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

