

Proposed NU Business Name: MA DAIRY KAMAR



Project identification and prepared by: Md Sohel mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JULFIKAR ALI.
Age	:	08/11/1999(18 Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	No.
No. of siblings:	:	1 brother,
Address	:	Vill:Alok chotro, P.O: Damkora hat. P.S:Paba, Dist: Rajshahi.
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. ZASMIN BEGUM.
(iii) Father's name	:	MD. TORIKOL ISLAM.
(iv) GB member's info	:	Branch: Damkura poba. Centre # 20(Female), Member ID: 3120, Group No: 07 Member since:05/08/12 Running (05 years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT 40,000/= . Outstanding loan:.,27980/=.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761260549.
Mother's Contact No.	:	01761590277.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZASMIN BEGUM. joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

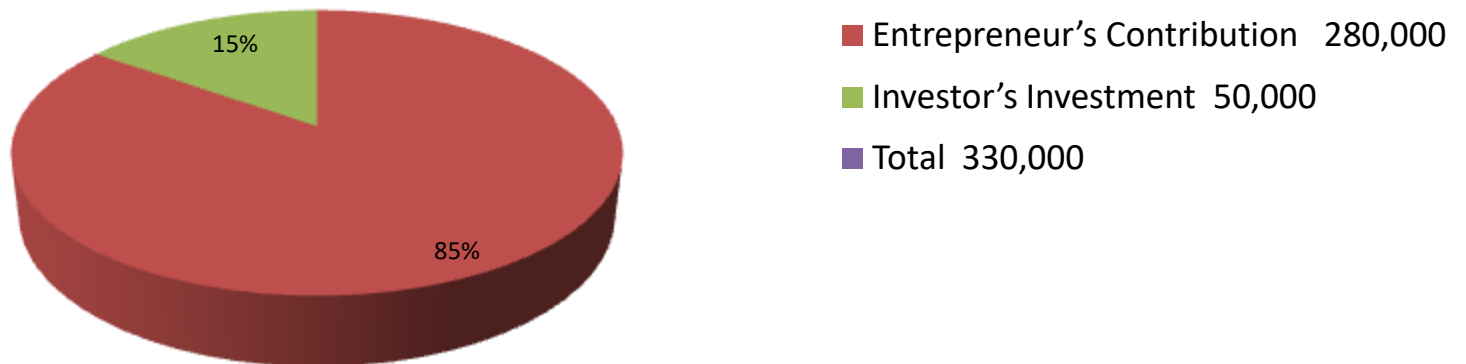
Business Name	:	MA DAIRY KAMAR.
Location	:	Alok chtro,pava,Rajshahi.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50000/-(as equity)15%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20*15=300 squre ft.
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like milk.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	420	12,600	151200
Total Sales (A)	420	12,600	151200
Less. Variable Expense		0	
Milk sales	105	3,150	37800
Total variable Expense (B)	105	3,150	37800
Contribution Margin (CM) [C=(A-B)]	315	9,450	113400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment		100	1,200
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		4,450	53,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	280,000		280,000
Cow purchess		50000	50000
total	330,000	50,000	330,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales.	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense		0	0	0	0
Milk sales.	125	3750	45000	47250	49612.5
Total variable Expense (B)	125	3750	45000	47250	49612.5
Contribution Margin (CM) [C=(A-B)	375	11250	135000	141750	148838
Less. Fixed Expense					
Electricity Bill		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment		100	1200	1200	1200
Bank service Charge		100	1200	1200	100
Total Fixed Cost		5100	61200	61200	60100
Net Profit (E) [C-D)		6150	73800	80550	88737.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73800	80550	88737.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53800	114350
	Total Cash Inflow	123,800	134350	203087.5
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	53,800	114350	183087.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -Alok
chtro, Sitly, Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

