

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



Project identification and prepared by: Md Golam Rosul,
Munsiganj Unit, Munsiganj

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NADIM KHAN
Age	:	03-04-1985 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	6 Brothers
Address	:	Vill: Noi rPukur Par, P.O: Ghashi pukurpar ,P.S: Munsiganj Sadar Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAZMA BEGUM
(iii) Father's name	:	LALU KHAN
(iv) GB member's info	:	Branch: Modina Baazar, Munsiganj, Centre # 06(Female), Member ID: 5030, Group No:02 Member since: 01-02-2011 (05Years) First loan: BDT15000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 10320
(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	:	2 years experience in running business. Own business 03 Years He has 3 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-908364
Mother's Contact No.	:	01772-508214
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Munsiganj Unit, Munsiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 05 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJA DAIRY FIRM
Location	:	Noirpukur Par, Ghashipur Par, Munsiganj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 160,000/-(from existing business) 62% Required Investment BDT 100,000/-(as equity) 38%
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
Security of the shop	:	
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.▪The shop is rented..▪Collects goods from Noirpukur Par, Faridpur.▪Agreed grace period is 3 months.

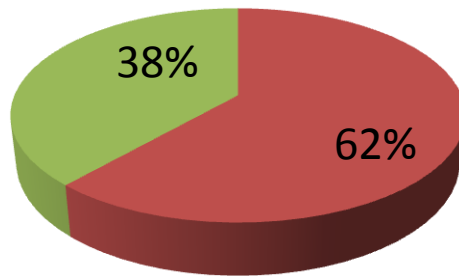
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (7 litre*50)	350	10500	126000
Total Sales (A)	350	10500	126000
Less Variable Expense			
Cow feed	90	2700	32400
Total variable Expense (B)	90	2700	32400
Contribution Margin (CM) [C=(A-B)]	260	7800	93600
Less Variable Expense			
Electricity bill		400	4800
Salary (self)		3000	36000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		4,000	48000
Net Profit (E)= [C-D]		3,800	45600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	70000	70,000	0	1	100,000	170,000
Calf	2	40000	80,000	0	0	0	80,000
Calf	1	10000	10,000	0	0	0	10,000
Total	4		160,000	0	1	100,000	260,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (10 litre*50)	500	15000	180000	189000
Total Sales (A)	500	15000	180000	189000
Less Variable Expense				
Feed & Medicine	120	3600	43200	45360
Total variable Expense (B)	120	3600	43200	45360
Contribution Margin (CM) [C=(A-B)	380	11400	136800	143640
Less Variable Expense				
Electricity bill		600	7200	7600
Salary (self)		3000	36000	36000
Entertainment		300	3600	3600
Mobile bill		350	4200	4300
Total fixed cost (D)		4,250	51000	51,500
Net Profit (E)= [C-D]		7150	85800	92,140
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	94,800	102,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		34,800
	Total Cash Inflow	194800	137100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	34,800	77100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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















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



নাদিম

নাম: নাদিম খান
Name: Nadim Khan

পিতা: লাবলু খান
মাতা: নাজমা বেগম

Date of Birth: 03 Apr 1985

ID NO: 5915647270783

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: নৈর পুকুর পাড়, ডাকঘর: ঘাসী পুকুরপাড় - ১৫০০, মুন্সীগঞ্জ
সদর, মুন্সীগঞ্জ



স্বাক্ষরকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৭/০৪/২০০৮



ପ୍ରତିଭା ମାତ୍ର

ଆମି ଶୋ: ନାଲୁ ଧାନ ବଡ଼ି ଧାର୍ଯ୍ୟ ଭେଦନ ଅପାତ୍ତ
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FAMILY PICTURE

