

## Proposed NU Business Name: **M/S SHAFIK DUDH GHOR**



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Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD SHAFIQ MAIH</b>
Age	:	10-07-1994 (23 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Ganiarikandi, P.O: Mohichoron hat, P.S: Sonatola , 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>MOST RUBI BEGUM</b>
(iii) Husband's name	:	<b>MD MOZNU</b>
(iv) GB member's info	:	Branch: Digdair Gabtoli, Centre # 60 (Female), Member ID: 8862, Group No: 02 Member since: 15-06-2009 (08 Years) First loan: BDT 50,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 9,780/-
(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	:	05 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.	:	01761-068517
Mother's Contact No.	:	01941-885720
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST RUBI BEGUM** joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SHAFIK DUDH GHOR</b>
Location	:	Sonatola, Bogra
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has milk business.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Bogra.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

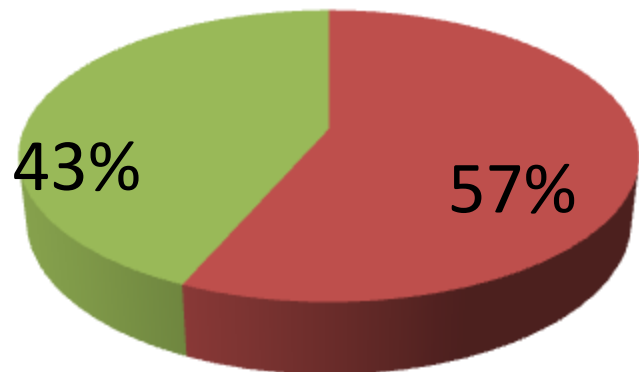
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	1,900	57,000	684,000
<b>Total Sales (A)</b>	<b>1,900</b>	<b>57,000</b>	<b>684,000</b>
<b>Less. Variable Expense</b>			
Milk	1,615	48,450	581,400
<b>Total variable Expense (B)</b>	<b>1,615</b>	<b>48,450</b>	<b>581,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>285</b>	<b>8,550</b>	<b>102,600</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Electricity Bill		300	3,600
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>3,800</b>	<b>45,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,750</b>	<b>57,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Milk	2000	32	64,000	313	32	10,000	74,000
Fridge	0	0	0	1	40000	40,000	40,000
Others	1	1000	1,000	0	0	0	1,000
<b>Total</b>	<b>2001</b>	<b>1032</b>	<b>65000</b>	<b>314</b>	<b>40032</b>	<b>50000</b>	<b>115000</b>

## Source of Finance



■ Entrepreneur's Contribution 65,000

■ Investor's Investment 50,000

■ Total 115,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Milk	2,550	76,500	918,000	963,900	1,012,095
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>	<b>1,012,095</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		3,000	36,000	36,000	36,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		450	5,400	6,500	7,500
<b>Total Fixed Cost</b>		<b>3,950</b>	<b>47,400</b>	<b>49,500</b>	<b>51,500</b>
<b>Net Profit (E) [C-D]</b>		<b>9,550</b>	<b>114,600</b>	<b>120,600</b>	<b>127,105</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>0</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	114,600	120,600	127,105
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		94,600	195,200
	<b>Total Cash Inflow</b>	<b>164,600</b>	<b>215,200</b>	<b>322,305</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>94,600</b>	<b>195,200</b>	<b>302,305</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

