

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



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RABBI SAKHIDAR
Age	:	10-08-19848(33 Years)
Education, till to date	:	Ten
Marital status	:	Married
Children	:	02 Douaghter
No. of siblings:	:	01 Bother & 01 Sister
Address	:	Vill: Boro Dhaup, P.O: Dupchachia,Thana: Dupchachia,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	:	MST. RAHIMA BEGUM
(iii) Father's name	:	MD.TOJAM SAKHIDAR
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 67 (Female), Member ID: 7308, Group No: 01 Member since: 20-05-2010 (05Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT: 60,000, Outstanding loan: BDT: 58,024
(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 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-412486
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. RAHIMA BEGUM joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FIRM
Location	:	Boro Dhap,Dupchachia,Bogra
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 460,000/-(from existing business) 82% Required Investment BDT 100,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 28 ft= 840 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 Dupchachia, Bogra▪Agreed grace period is 3 months.

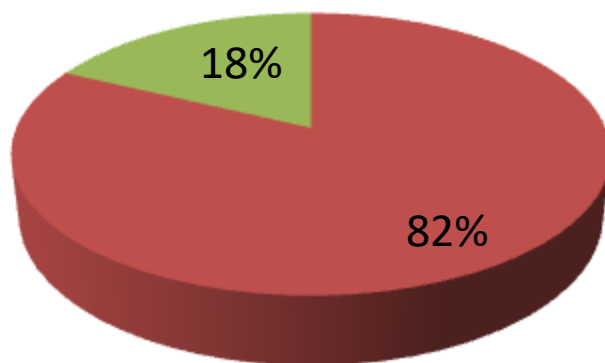
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	1,000	30000	360000
Total Sales (A)	1,000	30000	360000
Less Variable Expense			
Milk	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		7,100	85200
Net Profit (E)= [C-D]		7,900	94800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	130,000	130000	1	100,000	100000	230000
Cow(Australian)	1	90,000	90000	0	0	0	90000
Cow(Australian)	2	120,000	240000	0	0	0	240000
Total	1		460,000	1	0	100,000	560000

Source of Finance



- Entrepreneur's Contribution 460,000
- Investor's Investment 100,000
- Total 560,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	1,500	45000	540000	567000	595350
Total Sales (A)	1,500	45000	540000	567000	595350
Less Variable Expense				0	0
Milk	750	22500	270000	283500	297675
Total variable Expense (B)	750	22500	270000	283500	297675
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Variable Expense				0	0
Electricity bill		400	4800	5040	5292
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3000	36000	37800	39690
Entertainment		700	8400	8820	9261
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		10,700	128400	134820	141561
Net Profit (E)= [C-D]		11,800	141600	148680	156114
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	141600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101,600	210,280
	Total Cash Inflow	241,600	250,280	366,394
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40,000
3	Net Cash Surplus	101,600	210280	326394

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 05 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













সহজ স্বাক্ষর পাশ বই

২৫২৮৭
 ৭৬০৪
 ০১
 ৫৭৫১
 ২৬
 ২৭/১/১১

৩নং দুপচাঁচিয়া সদর ইউনিয়ন পরিষদ কার্যালয়
 উপজেলাঃ দুপচাঁচিয়া, জেলাঃ বরগুড়া।

সেই কোর্সকেইল হোসে
 প্রকরণঃ
 কোর্সের নং: ৩১৭৩-৩৪৬৩৪

বহি নং-০২
 লাইসেন্স নং.....
 প্রতিষ্ঠানের নাম.....
 প্রোগ্রামার নাম.....
 ঠিকানা.....
 ব্যবসার প্রকৃতি.....
 মেয়াদ-২০১৭
 প্রদত্ত ফি (অংকে)
 কথায়.....
 তারিখ- ০৫/০

অনুমতি পত্র

সিদ্ধি কোং, সিদ্ধি সফটওয়্যার ডেভেলপ
 সোলিউশন কোং, সিদ্ধি সফটওয়্যার ডেভেলপ
 সিক্স সফটওয়্যার সলিউশনস এন্ড সার্ভিসেস
 সেন্ট্রাল সফটওয়্যার সলিউশনস এন্ড সার্ভিসেস
 প্রসঙ্গতঃ সিদ্ধি সফটওয়্যার ডেভেলপ
 সিক্স সফটওয়্যার সলিউশনস এন্ড সার্ভিসেস

০৫/০১/১১
 কোঃ শেখরুল ইসলাম

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

আইডি নং: ১০১৩৩২৭১

নাম: মোঃ হুমায়ুন কবীর
 পিতা: মোঃ হুমায়ুন কবীর
 মাতা: মোঃ হুমায়ুন কবীর
 ID NO: 10133275

০৫/০১/১১

FAMILY PICTURE

