

Proposed NU Business Name: **M/S KRISHNO DAIRY FARM**



Project identification and prepared By Md. Moktar
Bogura sadar, Bogura

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Krishno Chandro Karmokar
Age	:	01-04-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Dhaoakola P.O Gokul:, P.S:Bogra Sadar, 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	:	Kamola Rani
(iii) Father's name	:	Noren Chandra Kormokar
(iv) GB member's info	:	Branch :Gokul ,Centre # 52/(Female), Member ID: 9005, Group No: 06 Member since:01/06/2008(8 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 22,000, Outstanding loan:1289
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	4 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0717291300
Mother's Contact No.	:	01759714015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan,Unit, Bogura.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Komola Rani joined Grameen Bank since 8 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

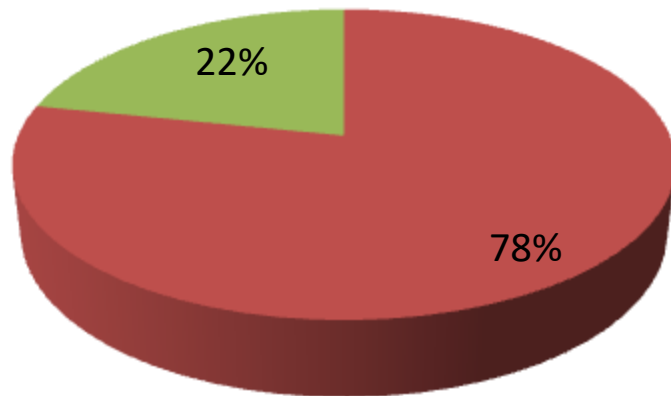
Business Name	:	: M/S KRISHNO DAIRY FARM
Location	:	Dhaoakola,Gokul, Bogra
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cow Items.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is Owned▪Collects goods from Local Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dairy Item	400	12000	144000
Total Sales (A)	400	12000	144000
Less. Variable Expense			
Poultry Item	80	2400	288800
Total variable Expense (B)	80	2400	288800
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less. Fixed Expense			
Rent			
Electric Bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Salary (staff)			
Guard			
Entertainment			
Generator			
Mobile		200	2400
Total fixed Cost (D)		5600	67200
Net Profit (E) [C-D]		4000	48000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50000	100000	1	50000	50000	150000
Bokna	1	30000	30000				30000
Total							
			130000			50000	180000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Dairy Item	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense					
Dairy Item	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent					
Electric Bill		500	6000	6300	6615
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(staff)		0	0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment			0	0	0
Mobile		500	6000	6300	6615
Total fixed Expenses		6300	75600	79380	83349
Net Profit (E) [C-D]		5700	68400	71820	75411
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<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	50000		
1.2	Net Profit	68400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48400	100220
	Total Cash Inflow	118400	120220	175631
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	48400	100220	155631

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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











FAMILY PICTURE

