

Proposed NU Business Name: M/S RAFIQULT DAIRY FIRM



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIDUL ISLAM
Age	:	18-08-1997(19 Years)
Education, till to date	:	Class: HSC
Marital status	:	Married
Children	:	—
No. of siblings:	:	—
Address	:	Vill: Shakoya, P.O: Nusratpur.Thana: Adomdighi,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. RASHIDA KHATUN
(iii) Father's name	:	MD. RAFIQUUL ISLAM
(iv) GB member's info	:	Branch: Adomdighi , Centre # 2 (Female), Member ID: 8896, Group No: 12 Member since: 10-03-2000(10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT: Nill
(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	:	03 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.	:	01781-209977
Mother's Contact No.	:	01713-947770
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHIDA KHATUN joined Grameen Bank since 10 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 RAFIQL DAIRY FIRM
Location	:	Shakoya, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 63% Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 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 Adomdighi, Bogra▪Agreed grace period is 3 months.

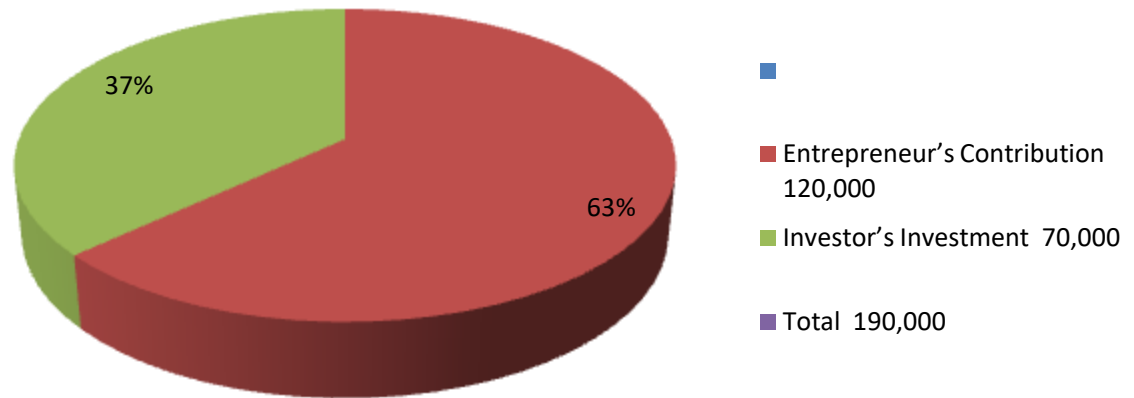
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense		0	0
Milk	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less Variable Expense			
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,900	70800
Net Profit (E)= [C-D]		3,700	44400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Austrolian)	1	80,000	80000	1	70,000	70000	150000
Calf	1	40,000	40000	0	0	0	40000
Total	2	0	120,000	1	0	70,000	190000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense		0	0	0	0
	120	3600	43200	45360	47628
Total variable Expense (B)	120	3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)	480	14400	172800	181440	190512
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		400	4800	5040	5292
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,300	75600	79380	83349
Net Profit (E)= [C-D]		8,100	97200	102060	107163
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	97200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69,200	143,260
	Total Cash Inflow	167,200	171,260	250,423
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	69,200	143260	222423

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Arjungari, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

