

Proposed NU Business Name: **M/S SOMAIYA DAIRY FIRM**



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

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SAMROJ AKTER
Age	:	02-02-19992(25 Years)
Education, till to date	:	SSC Pas
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Adomdighi, P.O: Adamdighi, Thana: Adamdighi, 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. FERROJA BEGUM
(iii) Father's name	:	KHANDOKAR MD. ABDUL HAI
(iv) GB member's info	:	Branch: Adamdighi, Centre # 7(Female), Member ID: 10325, Group No: 09 Member since: 01-01-2011(5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 12,000, Outstanding loan: BDT:12,000
(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.	:	01747-866508
Mother's Contact No.	:	01750-259208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FERROJA BEGUM joined Grameen Bank since 5 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 SOMAIYA DAIRY FIRM
Location	:	Adamdighi, Bogra
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 80,000/- (as equity) 33%
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
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Kahalu, Bogra▪ Agreed grace period is 3 months.

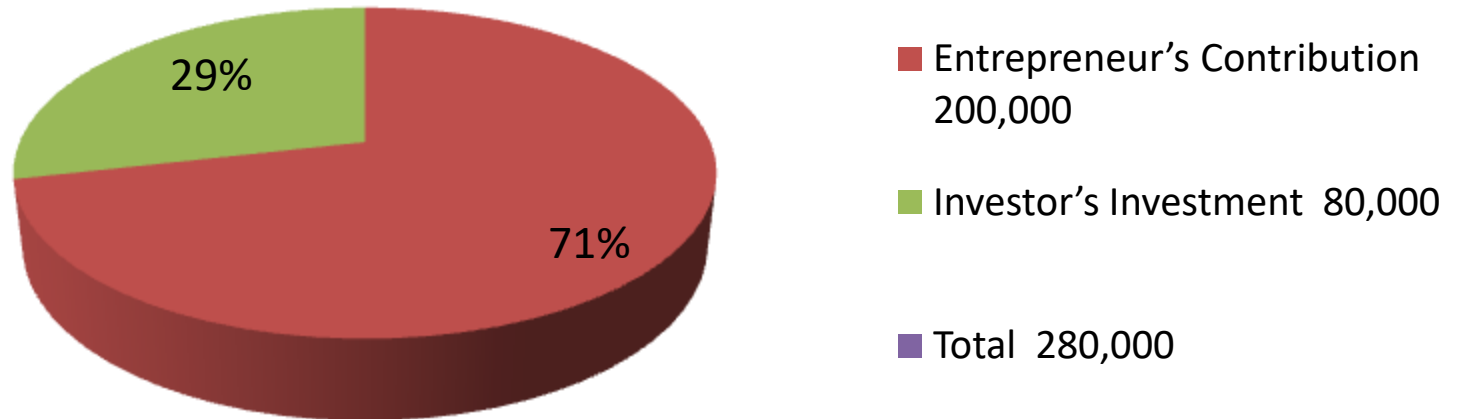
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	800	24000	288000
Total Sales (A)	800	24000	288000
Less Variable Expense		0	0
Milk	160	4800	57600
Total variable Expense (B)	160	4800	57600
Contribution Margin (CM) [C=(A-B)]	640	19200	230400
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		0	0
		0	0
Total fixed cost (D)		6,300	75600
Net Profit (E)= [C-D]		12,900	154800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Austrolian)	1	100,000	100000	1	80,000	80000	180000
Cow(Deshi)	1	70,000	70000	0	0	0	70000
Calf	1	30,000	30000	0	0	0	30000
Total	3	0	200,000	1	0	80,000	280000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	1,000	30000	360000	378000	396900
Total Sales (A)	1,000	30000	360000	378000	396900
Less Variable Expense		0	0	0	0
	200	6000	72000	75600	79380
Total variable Expense (B)	200	6000	72000	75600	79380
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		700	8400	8820	9261
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)		6,700	80400	84420	88641
Net Profit (E)= [C-D]		17,300	207600	217980	228879
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	207600	217980	228879
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		175,600	361,580
	Total Cash Inflow	287,600	393,580	590,459
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32000	32,000
3	Net Cash Surplus	175,600	361580	558459

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 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;Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

