

Proposed NU Business Name: M/S MASUM 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	:	MD. ALI HOSSAN
Age	:	01-01-1984(33 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Arjun Gari, 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. SULTANA BEGUM
(iii) Father's name	:	MD. ABDUS SALAM
(iv) GB member's info	:	Branch:Nusratpur. , Centre # 69(Female), Member ID: 8084, Group No: 01 Member since: 05-01-2002(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 166,00
(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.	:	01723-516640
Mother's Contact No.	:	01703-512492
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SULTANA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MASUM DAIRY FIRM
Location	:	Arjun Gari,Nusratpur., Adomdighi,Bogra
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 80,000/--(from existing business) 69% Required Investment BDT 60,000/--(as equity) 31%
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.

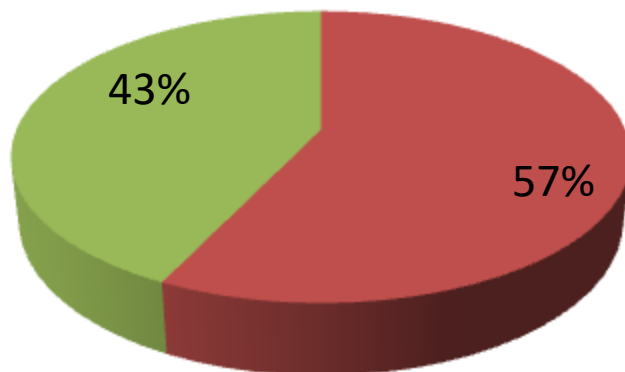
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		100	1200
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		1,500	18000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Bidashi)	1	50,000	50,000	1	60,000	60,000	110,0000
Calf	1	30,000	30,000	0	0	0	30,000
Total	2	0	80,000	1	0	60,000	140,000

Source of Finance



- Entrepreneur's Contribution
80,000
- Investor's Investment
60,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense				0	0
	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,100	73200	76860	80703
Net Profit (E)= [C-D]		5,900	70800	74340	78057
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	70800	74340	78057
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46,800	97,140
	Total Cash Inflow	130,800	121,140	175,197
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	46,800	97140	151197

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Arjun Gari, Nusratpur ,
Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

