


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



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin

 *গামীন শক্তি*
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RASEL
Age	:	03-11-1990(26Years)
Education, till to date	:	Class vi
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: ChormordanP.O ;RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MABIYA BEGUM
(iii) Father's name	:	JAFOR MOLLAH
(iv) GB member's info	:	Branch: Esapura, Centre # 60(Female), Member ID: 2531, Group No: 07 Member since:10-05-1992(08Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-571719
Family's Contact No.	:	01729-919338
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MABIYA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL DAIRY FIRM
Location	:	Chormordan,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business)74 % Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

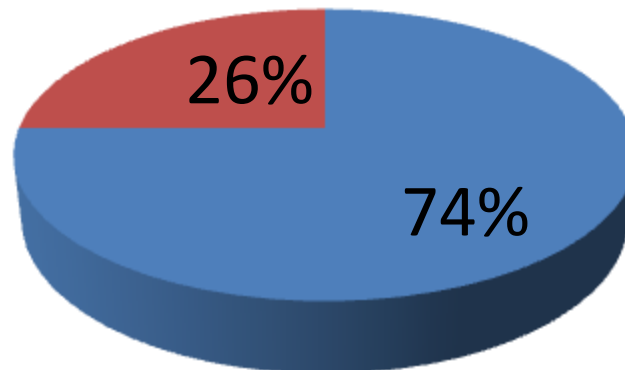
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
caw,milk,calf etc.	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
caw	02	70,000	140,000		01	50,000	50,000	190,000
Total			140,000				50,000	190,000

Source of Finance

■ Entrepreneur's contribution 140,000 ■ Investor's Investment 50,000 ■ Total 190,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
caw,milk,calf etc.	1,260	37,800	453,600	476,280	500,094
Total variable Expense (B)	1,260	37,800	453,600	476,280	500,094
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,200	62,400	62,520	62,646
Net Profit (E) [C-D)		11,000	132,000	141,600	151,680
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,000	141,600	151,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,000	233,600
	Total Cash Inflow	182,000	253,600	385,280
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,000	233,600	365,280

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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









