

Proposed NU Business Name: **M/S HAZRAT 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.SHAHJAHAN
Age	:	07-11-1982(34 Years)
Education, till to date	:	Class: HSC
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brother
Address	:	Vill: Borshikora Shapara, P.O: koroykabalabad.Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ZOSNA
(iii) Father's name	:	LATE MD. AFZAL HOSSAIN SHAH
(iv) GB member's info	:	Branch: Nusratpur, Centre # 43 (Female), Member ID: 4517, Group No: 03 Member since: 01-02-2005 (10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 30000, Outstanding loan: BDT: 16,800
(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	:	10 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.	:	01726-377501
Mother's Contact No.	:	01737-696142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZOSNA 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 HAZRAT DAIRY FIRM
Location	:	: Borshikora Shapara, P.O: koroykabalabad.Thana: Adomdighi,Dist: Bogra
Total Investment in BDT	:	BDT 5,70,000/-
Financing	:	Self BDT 5,00,000/-(from existing business) 88% Required Investment BDT 70,000/-(as equity) 12%
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 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.

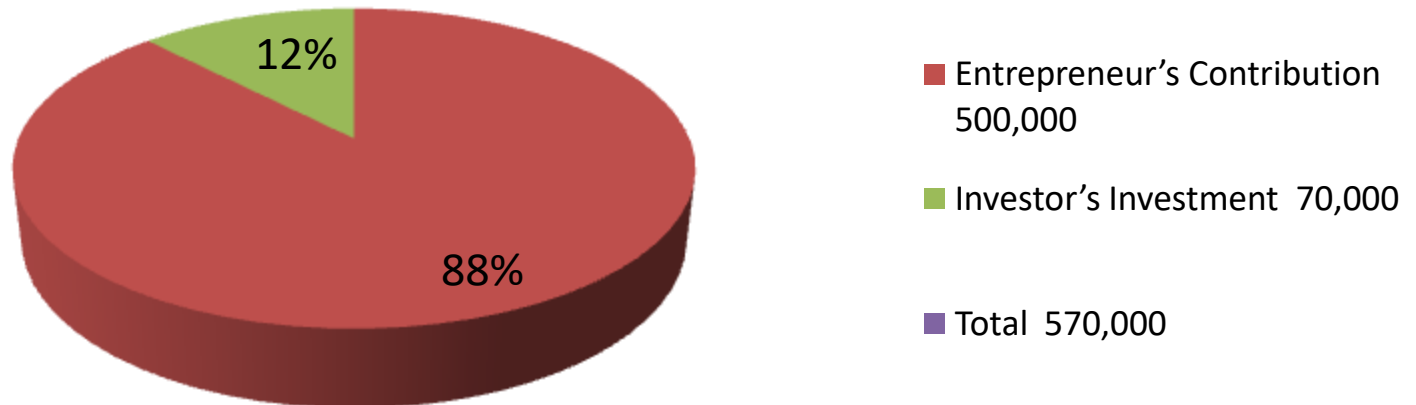
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	600	18000	216000
Total Sales (A)	600	18000	216000
Less Variable Expense			
	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	100,000	400,000	1	70,000	70,000	470,000
Ox	1	50,000	50,000				50,000
Calf	2	25,000	50,000	0	0	0	50,000
Total	7		500,000	1	70,000	70,000	570,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	1,000	30000	360000	378000	396900
Total Sales (A)	1,000	30000	360000	378000	396900
Less Variable Expense				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
Electricity bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,500	78000	81900	85995
Net Profit (E)= [C-D]		17,500	210000	220500	231525
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	210000	220500	231525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182,000	374,500
	Total Cash Inflow	280,000	402,500	606,025
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	182,000	374500	578025

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Borshikora Shapara,
koroykabalabad. Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures







Logo and text on a green card held by the woman.

