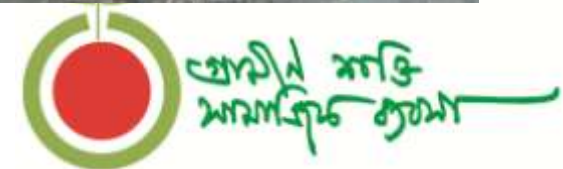


Proposed NU Business Name: **BEPARI MOTSHO O DUGHDHO KHAMAR**



Project identification and prepared by: Md Razu Ahmed,  
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SHAHIN</b>
Age	:	01-01-1983(34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers 2 Sister
Address	:	Vill: Banaghata P.O: Dohar ; P.S: Dohar Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>HOSNA ARA</b>
(iii) Father's name	:	<b>ABDUR RAZZAK</b>
(iv) GB member's info	:	Branch:Kolakopa Nawabgonj, Centre # 50 (Female), Member ID: 3918/3, Group No: 03 Member since: 2010-2014(4Years) First loan: BDT 10,000/- Existing loan: 20,000 Outstanding loan: Nill
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	20 years experience in running business. 20 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818754300
Family's Contact No.	:	01859357201
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rahima khatun** joined Grameen Bank since 20 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

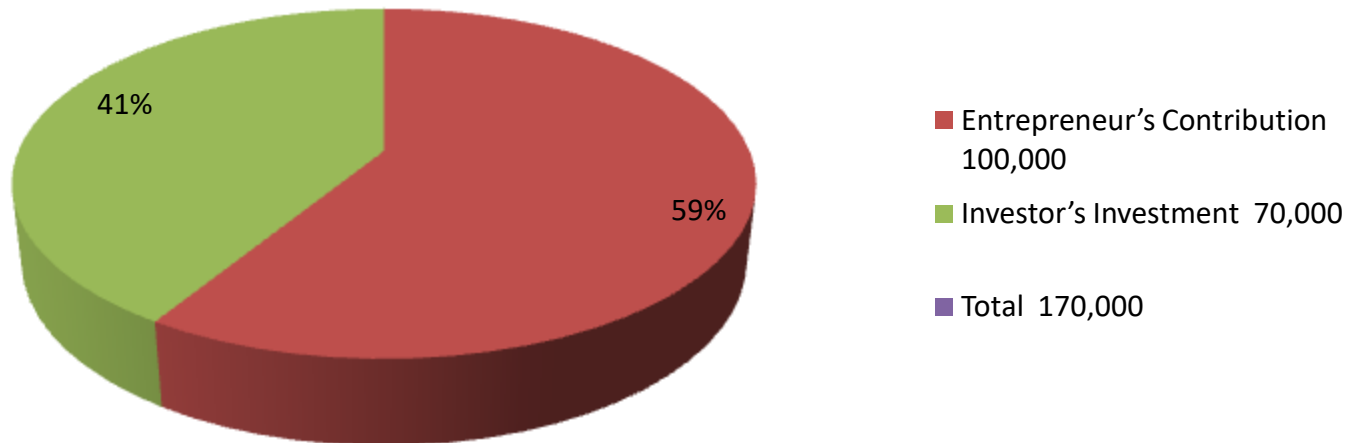
Business Name	:	<b>BEPARI MOTSHO O DUGHDHO KHAMAR</b>
Location	:	Banaghata
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 170,000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow and 2 calf in his farm.</li><li>▪Average Daily milk production is 16 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow,Calf	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	840	25200	302400
Total Variable Expense	840	25200	302400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow			100,000			70,000	170,000
Calf			70,000			0	70,000
	0	0	170,000	0	0	70,000	240,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Cow,Calf	1700	51000	612000	642600
0	0	0	0	0
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	1190	35700	428400	449820
<b>Total Variable Expense</b>	<b>1190</b>	<b>35700</b>	<b>428400</b>	<b>449820</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>70000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9500</b>	<b>114000</b>	<b>119700</b>
<b>Investment Pay Back</b>			<b>42000</b>	<b>42000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	114,000	119700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		72000
	<b>Total Cash Inflow</b>	<b>184,000</b>	<b>191,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>42000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,000</b>	<b>149,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 20 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# FAMILY PICTURE

