

Proposed NU Business Name: IKBAL DAIRY KAMAR



Project identification and prepared by: Md Saiduzzaman sadhin,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IKBAL HOSSEN
Age	:	01/01/1999(18 Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	No.
No. of siblings:	:	5 brothers, 1sister.
Address	:	Vill: kharijagati, P.O: rajabari, P.S:Godagari, Dist: Rajshahi
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 HASNAARA KHATUN.
(iii) Father's name	:	MD. ANAMUL HAQUE.
(iv) GB member's info	:	Branch: Dawpara Godagari Centre # 91(Female), Member ID: 8919/2, Group No: 02 Member since:0 1/11/11- <i>runing(06 years)</i> First loan: BDT 5,000/=
Further Information:		Existing Loan: BDT 12,000/= . Outstanding loan:.,6490/=.
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-933881.
Mother's Contact No.	:	01799-121783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst.HASNAARA KHATUN. joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	IKBAL DAIRY KAMAR
Location	:	kharijagati.
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 155,000/-(from existing business) % Required Investment BDT 50000/-(as equity)%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40*15=600 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like milk.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

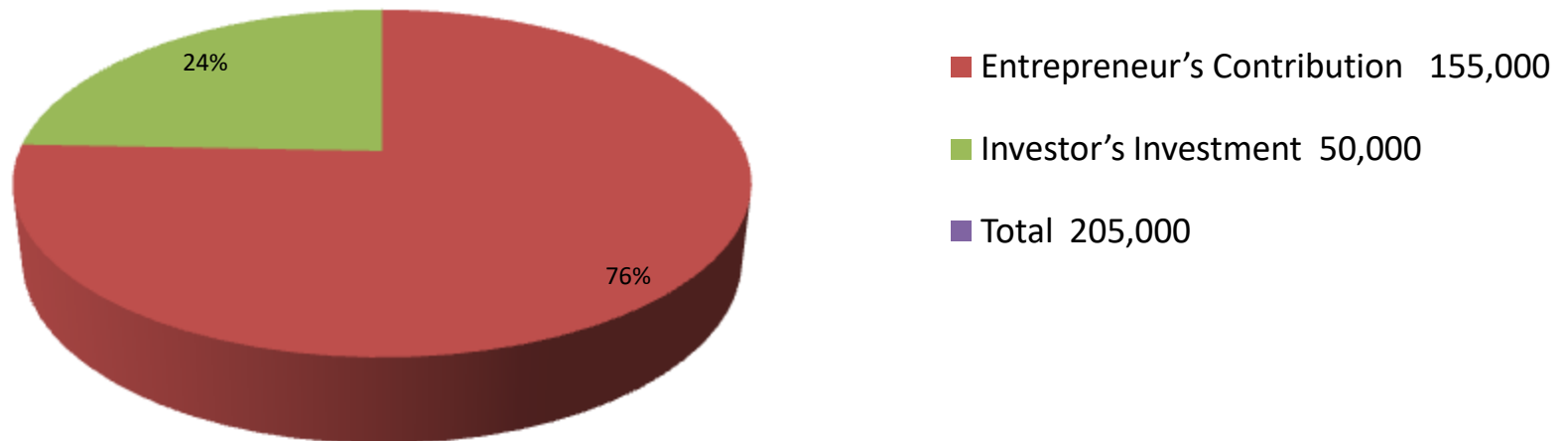
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales.	400	12,000	144000
Total Sales (A)	400	12,000	144000
Less. Variable Expense		0	
Milk sales.	100	3,000	36000
Total variable Expense (B)	100	3,000	36000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	155000		155000
Cow purchess		50000	50000
total	155,000	50,000	205,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense		0	0	0	0
Milk sales	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. Fixed Expense					
Rent			0		
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)			0		
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		4700	56400	56400	56400
Net Profit (E) [C-D]		7300	87600	94800	102360
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87600	94800	102360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	142400
	Total Cash Inflow	137,600	162400	244760
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	67,600	142400	224760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -Karijagati,Rajabari.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

