

Proposed NU Business Name: **M/S KAMRUJJAMAN DAIRY FARM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Kamrujjaman
Age	:	05-05-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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	:	Most. Lakee Begum
(iii) Father's name	:	Md. Chan Mia
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 90(Female), Member ID: 10574, Group No: 02 Member since: 01-10-2004(10Years) First loan: BDT 10,000/- Existing Loan: BDT Nill , 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.)	:	Nil
Business Experiences and Training Info	:	04 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.	:	01753-246361
Mother's Contact No.	:	01760-048712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Lakee Begum 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 home.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S KAMRUJJAMAN DAIRY FARM
Location	:	Maddo digalkandi, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪ Average gain on 80% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Local Market.▪ Agreed grace period is 3 months.

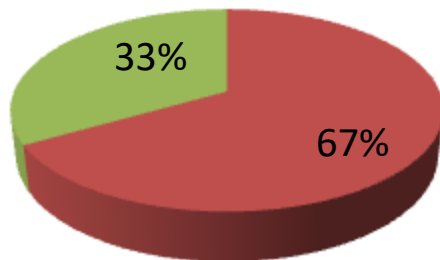
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	35000	35,000	1	50,000	50,000	85,000
Bokna	1	25000	25,000	0	0	0	25,000
Bull	1	40000	40,000	0	0	0	40,000
Total	3	100000	100000	1	50000	50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- **Total 150,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		5,100	61,200	66,960	73,008
Investment Payback			20,000	20,000	20,000

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

SI #	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	61,200	66,960	73,008
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		41,200	88,160
	Total Cash Inflow	111,200	108,160	161,168
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	41,200	88,160	141,168

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

