

Proposed NU Business Name: **JUEL DARIY FRAM**



Project identification and prepared by: Md. Motiur Rahman,
DHunot Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD.JUEL RANA |
| Age | : | 15-02-1991(26 Years) |
| Education, till to date | : | Class-8 |
| Marital status | : | Married |
| Children | : | |
| No. of siblings: | : | 2 Bather & 1 Sister |
| Address | : | Vill:Noldaga :P.O:Alangi P.S:Dhunot 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 | : | |
| (iii) Father's name | : | MST. RULI KHATUN |
| (iv) GB member's info | : | MD. MOHAMOD ALI Branch:Alangi-Dhunot.Centre # 18(Female), Member ID: 4868, Group No: 09 |
| Further Information: | | Member since:15-03-2009(08 Years) |
| (v) Who pays GB loan installment | : | First loan: BDT 3,000/- Existing Loan: BDT 30,000, Outstanding loan: |
| (vi) Mobile lady | : | Father |
| (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 | : | He has 08 experience in running business. He has not training. |
| Other Own/Family Sources of Income | : | Agriculcher. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01704-741994 |
| Mother's Contact No. | : | 01787-377615 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RULI KHATUN joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JUEL DARIY FRAM |
| Location | : | Noldaga ,Alangi bazar. |
| Total Investment in BDT | : | BDT 220,000/- |
| Financing | : | Self BDT 170,000/-(from existing business)77 % Required Investment BDT 50,000/-(as equity)23% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 18 ft x 10 ft = 180 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhunot, Bogra▪Agreed grace period is 3 months. |

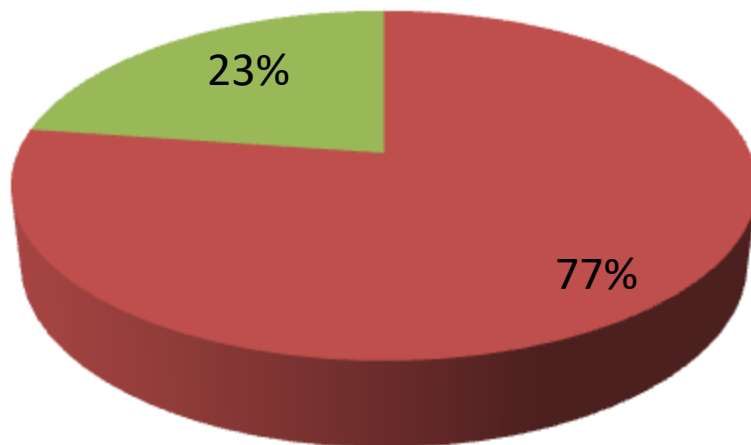
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| Milk | 300 | 9,000 | 108,000 |
| Total Sales (A) | 300 | 9,000 | 108,000 |
| Less. Variable Expense | | | |
| Feed & Medicine | 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 | | | |
| Salary (self) | | 4,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 4,200 | 50,400 |
| Net Profit (E) [C-D] | | 3,000 | 36,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 80,000 | 80,000 | 1 | 50,000 | 50,000 | 130,000 |
| Cow | 1 | 60,000 | | | | | 60,000 |
| Calf Cow | 1 | 30,000 | | | | | 30,000 |
| Total | 2 | | 60,000 | 1 | | 50,000 | 110,000 |

Source of Finance



- Entrepreneur's Contribution
170,000
- Investor's Investment
50,000
- Total 220,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | | | | | |
| Feed & Medicine | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Less. Fixed Expense | | | | | |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Total fixed Cost (D) | | 4,300 | 51,600 | 51,600 | 51,600 |
| Net Profit (E) [C-D] | | 7,700 | 92,400 | 99,600 | 107,160 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| <i>Sl #</i> | <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 | 50,000 | | |
| 1.2 | Net Profit | 92,400 | 99,600 | 107,160 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | 0 | 72,400 | 152,000 |
| | Total Cash Inflow | 142,400 | 172,000 | 259,160 |
| 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 | 72,400 | 152,000 | 239,160 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 Others:0
Experience & Skill : 8 Years
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

Pictures









FAMILY PICTURE

