

Maruf Dairy Firm



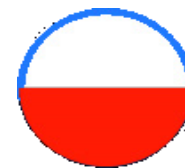
Project by: **MD. Maruf Hossin**

Identified by-**Tuhin Kumar Sarkar**

Verified By:**Md. Rashide Mahbub**

Jhalokati Unit,
Jhalokati
Anchal -6

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD. Maruf Hossin
Permanent Address	:	Vill: Sthan singho pur , Post: Beshain khan, P.S: Jhalokati Sadar, District: Jhalokati
Age	:	18 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 brother and 2 Sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Maksuda Banu
(iii) Father's name	:	Md. Nuruzzaman Hawladar
(iv) GB member's info	:	Branch: Kirtipasha, Centre:13/m, Group no: 11 , Loanee no.: 6882, Member since: 2005, First loan: 10,000, Existing loan: 30,000, Outstanding:
Further Information:	:	15,000
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Rubel Dairy Firm
Initial Investment	:	25,000
Trade License/ Drug License	:	
Business Experience And Training Info	:	5 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01736-873888
NU Project Source/Reference	:	Jhalokati Unit, Jhalokati

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 to till now (12 Years). At first she took a loan of Tk. 10,000 from GB. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hawlader Dugdho Kamar
Address/ Location	:	Sthan singho pur, Bishain Khan, Jhalokati Sadar, Jhalokati.
Total Investment in BDT		4,10,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	5,000/-
Proposed Salary	:	6,000/-
Proposed Business		
(i) % of present gross profit margin	:	40%
(ii) Estimated % of proposed gross profit margin	:	40%
(iii) Agreed grace period	:	1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
Australian Cow	1,00,000		
Fijian cross cow	80,000		
Deshi Cow	50,000		
2 Cults	70,000		
Cash In Hand	40,000		
		70,000	3,40,000
<u>Proposed items:</u>			
	340,000	70,000	70,000
Total Capital			4,10,000

PROPOSED INVESTMENT BREAKDOWN

Proposed items

Product Name	Unit	Amount
Australian Fijian Cow		70,000
Total Proposed Stock		70,000

INFO ON EXISTING BUSINESS OPERATIONS

Particular	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A)	700	21,000	2,52,000
Less; Operating Costs (B)	420	12,600	1,51,200
Gross Profit (C)=(A-B)]	280	8,400	1,00,800
Income From Others (D)	0	0	0
Total income (E)=(C+D)	280	8,400	1,00,800
<i>Less: Operating Costs</i>			
Electricity bill		30	360
Generator bill		0	0
Shop Rent		0	0
Night Guard bill		0	0
Mobile bill		200	2,400
Present salary/Drawings- self		5,000	60,000
Present salary-staff (Persons)		0	0
Others cost		250	3,000
Non Cash Item:			
Depreciation : Expenses		50	600
Total Operating Cost (F)		5,530	66,360
Net Profit (G)=(E-F)	280	2,870	34,440

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	Year 1			Year 2		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,000	30,000	3,60,000	1,100	33,000	3,96,000
<i>Less: cost of sales (B)</i>	600	18,000	2,16,000	660	19,800	2,37,600
Gross Profit (C)=(A-B)	400	12,000	1,44,000	440	13,200	1,58,400
Income From Others (D)	0	0	0	0	0	0
Total (E) =(C+D)	400	12,000	1,44,000	440	13,200	1,58,400
<i>Less: Operating Costs</i>						
Electricity bill		30	360		50	600
Generator bill		0	0		0	0
Shop Rent		0	0		0	0
Night Guard bill		0	0		0	0
Mobile bill		200	2,400		200	2,400
Present salary/Drawings- self		5,000	60,000		6,000	72,000
Present salary/staff (Persons)		0	0		0	0
Others cost(fees, entertain& s m s)		250	3,000		300	3,600
Non Cash Item:						
Depreciation Expenses		50	600		50	600
<i>Total Operating Cost (F)</i>		5,530	66,360		6,600	79,200
Net Profit (G)=(E-F) :	400	6,470	77,640	440	6,600	79,200
Pay back			42,000			42,000
Retained Income:			35,640			37,200

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

S.L No.	<u>Particular</u>	Year 1	Year 2
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	77,640	79,200
1.3	Depreciation (Non cash item)	600	600
1.4	Opening Balance of Cash Surplus	0	36,240
	Total Cash Inflow	1,48,240	1,16,040
2	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3	Net Cash Surplus	36,240	74,040

SWOT Analysis

STRENGTH

- Skill and 05 Years experience
- Quality service and product
- Seven days open in a week
- 14 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITY

- More customers within the area.
- Increasing demand.

THREATS

- Political Unrest
- Theft









গণপ্রজাতন্ত্রী বাংলাদেশ

(ফরম-৩)

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

৫২৪ ক্রিষ্টিআম্মা ইউনিয়ন পরিষদ

উপজেলা: কালকাঠী জেলা: কালকাঠী বাংলাদেশ

জন্ম সনদ

নিবন্ধন বহি নং :

০০৪

নিবন্ধন তারিখ :

১১/১১/০৭

বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৫
(জন্ম নিবন্ধন বহি থেকে উদ্ধৃত)

সনদ ইস্যুর তারিখ :

৪/৬/০৫

দিন মাস বছর

নিবন্ধন নং ৪০০৪৫৬ ব্যক্তিগত পরিচিতি নং ১২১২৪২০৪০৩৫৪০০৬৫৬৭

নাম : মোঃ মাক্কা আহম্মদ

জন্ম তারিখ : অংকে (শ্রীঃ) : ০৪-০৪-১৯৯৯ লিঙ্গ: নারী পুরুষ

কথায় (শ্রীঃ) : চাঁদ, চাঁদ, টানিমাক্ত নিয়ান্দেই

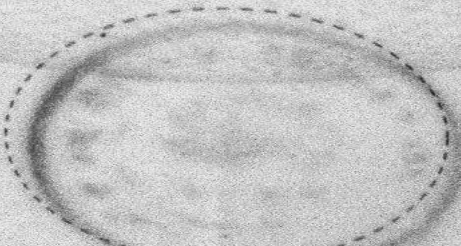
জন্ম স্থান : গ্রাম: স্থানসিংগু ইউনিয়ন: ক্রিষ্টিআম্মা

উপজেলা : কালকাঠী জেলা: কালকাঠী দেশ: বাংলাদেশ

পিতার নাম : মোঃ নূরুজ্জামান হাফিজুল হক জাতীয়তা: বাংলাদেশি

মাতার নাম : মোঃ মাক্কা মুহা মেম জাতীয়তা: বাংলাদেশি

স্থায়ী ঠিকানা : গ্রাম ৪ স্থানসিংগু ইউনিয়ন: কালকাঠী জেলা: কালকাঠী



Handwritten signature and date ০৭/১১/০৭

প্রত্যক্ষকারীর স্বাক্ষর ও নামসহ সীল

কার্যালয়ের সীলমোহর

নিবন্ধকের স্বাক্ষর ও নামসহ সীল

**Presented at Internal Design Lab
On July 2017 at GT**

For more information

Grameen Trust

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