

Proposed NU Business Name: **ARAFAT DAIRY FIRM**



Project identification and prepared by: Md Maznu Hossain,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST ALEMA KHATUN
Age	:	03-05-1995 (21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brothers & 01 Sisters
Address	:	Vill: Khamar kandi, P.O: Khamarkandi, P.S: Sherpur 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	:	MST BILKIS BEGUM
(iii) Father's name	:	MD ABU TALEB
(iv) GB member's info	:	Branch: Garidaha , Centre # 48(Female), Member ID: 5021, Group No: 06 Member since: 20-04-2001 (05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 3000
(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	:	07 years experience in running business. He has 07 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-061400
Mother's Contact No.	:	01792-404853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BILKIS BEGUM joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT DAIRY FIRM
Location	:	
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 180,000/-(from existing business) 64% Required Investment BDT 100,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 08 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (11*50)	550	16500	198000
Total Sales (A)	550	16500	198000
Less Variable Expense			
Cow feed	200	6000	72000
Total variable Expense (B)	200	6000	72000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,300	15600
Salary (self)		3000	36000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		5,000	60000
Net Profit (E)= [C-D]		5,500	66000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	70000	140,000	2	50,000	100,000	240,000
Cow(Local)	1	40000	40,000	0	0	0	40,000
Total	3		180,000	2	50,000	100,000	280,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (15 litre*50)	750	22500	270000	283500
Total Sales (A)	750	22500	270000	283500
Less Variable Expense				
Feed & Medicine	220	6600	79200	83160
Total variable Expense (B)	100	3000	36000	37800
Contribution Margin (CM) [C=(A-B)	650	19500	234000	245700
Less Variable Expense				
Electricity bill		400	4800	5000
Transportation		1,500	18000	18,400
Salary (self)		3000	36000	36000
Salary(Staff)		4000	48000	48000
Entertainment		250	3000	3100
Mobile bill		300	3600	3800
Total fixed cost (D)		9,450	113400	114,300
Net Profit (E)= [C-D]		10,050	120600	131,400
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	120,600	131,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60,600
	Total Cash Inflow	220600	192000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	60,600	132000

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 07 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

