

## Proposed NU Business Name: **SHAPON DAIRY FIRM**



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Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SHAPON KUMAR RAIY</b>
Age	:	18-05-1990(26 Years)
Education, till to date	:	B.A (Pass)
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sisters 4 Brother
Address	:	Vill: Krishnapur, P.O: Mirjapur , 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	:	<b>NIRMOLA RAY</b>
(iii) Father's name	:	<b>LATE. VOLANAHT RAY</b>
(iv) GB member's info	:	Branch: Mirjapur, Sherpur Centre #48(Female), Member ID: 3156/3, Group No: 01 Member since:8-10-1995 (07 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT NILL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-131098
Mother's Contact No.	:	01751-205596
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NIRMOLA RAI** joined Grameen Bank since 07 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	:	<b>SHAPON DAIRY FIRM</b>
Location	:	Krishnopur, , Mirjapur , Sherpur .
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x 28ft= 288 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Milks .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

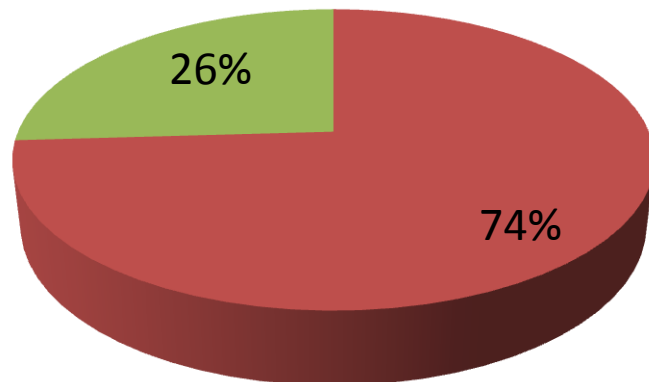
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk(10*50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		100	1,200
Feed & Medicine		3,500	42,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>95,996</b>
<b>Net Profit (E) [C-D]</b>		<b>4,600</b>	<b>55,204</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow ( Cross )	2	60,000	120,000	1	70,000	70,000	190,000
Small Cow	2	40,000	80,000				80,000
<b>Total</b>	<b>4</b>		<b>200000</b>	<b>1</b>		<b>70000</b>	<b>270,000</b>

## Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 70,000

■ Total 270,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk(20*50)	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Feed & Medicine	480	14,400	172,800	181,440	190,512
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>	<b>196,560</b>	<b>206,388</b>
<b>Less. Fixed Expense</b>					
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Feed & Medicine		3500	42,000	42,000	42,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>	<b>97,200</b>	<b>97,200</b>
<b>Net Profit (E) [C-D)</b>		<b>7,500</b>	<b>90,000</b>	<b>99,360</b>	<b>109,188</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SR#	<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	70,000		
1.2	Net Profit	<b>90,000</b>	<b>99,360</b>	<b>109,188</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		62,000	133360
	<b>Total Cash Inflow</b>	160000	161360	242548
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	62,000	133360	214548

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 0 Others: 0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































# FAMILY PICTURE

