

Proposed NU Business Name: **M RAHMAN DAIRY FIRM**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOSHIUR RAHMAN
Age	:	01-03-1982 (34 Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Arongshail, P.O: Mirzapur ,P.S: Sherpur, Dist: Bogura
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 MONOWARA BEGUM
(iii) Father's name	:	LATE JOMSHER ALI(
(iv) GB member's info	:	Branch: Dhonut, Centre # 07 (Female), Member ID: 1222 Group No: 03 Member since: 10-01-1989 (16 Years) First loan: BDT 1000
Further Information:		Existing Loan: BDT 9900 , Outstanding loan: Nil
(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	:	20 years experience in running business. Own business 10 Years He has 06 Months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-710485
Mother's Contact No.	:	01756-977028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MONOWARA BEGUM joined Grameen Bank since 16 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M RAHMAN DAIRY FIRM
Location	:	Arongshail, Mirzapur
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 125,000/-(from existing business) 56% Required Investment BDT 100,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0.43 Acres
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk.▪The business is operating by entrepreneur. Existing no employee.▪ 01 will be appointed after getting equity money.▪ Collects goods from Mirzapur, Sherpur▪Agreed grace period is 3 months.

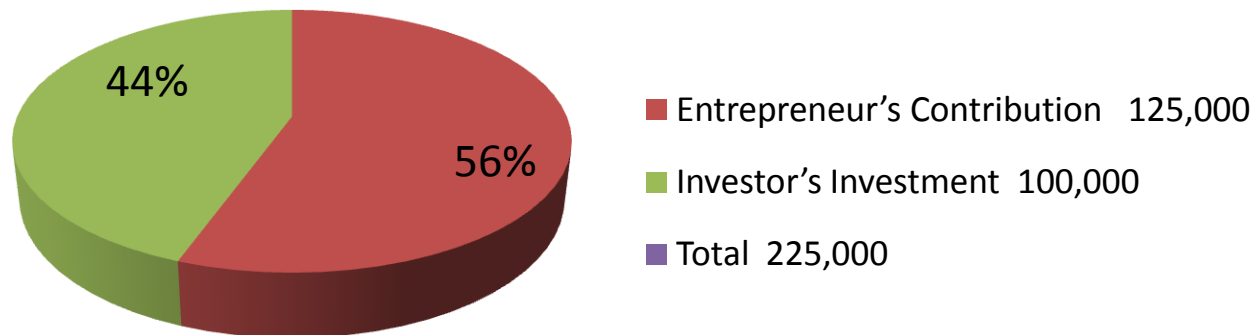
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (10 litre *40)	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense			
Feed & medicine	20	600	7200
Total variable Expense (B)	20	600	7200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Variable Expense			
Electricity bill		200	2400
Transportation		600	7200
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,300	75600
Net Profit (E)= [C-D]		5,100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Australian cow	1	35000	35,000	2	100,000	100,000	135,000
Local cow	3	30000	90,000	0	0	0	90,000
Total	4	0	125,000	2	0	100,000	225,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (18litre*40)	720	21600	259200	272160
Total Sales (A)	720	21600	259200	272160
Less Variable Expense				
Feed & medicine	80	2400	28800	30240
Total variable Expense (B)	80	2400	28800	30240
Contribution Margin (CM) [C=(A-B)	640	19200	230400	241920
Less Variable Expense				
Electricity bill		300	3600	3,800
Transportation		800	9,600	10,000
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		9,700	116,400	117,200
Net Profit (E)= [C-D]		9500	114000	124,720
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	114,000	124,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		54,000
	Total Cash Inflow	214000	178720
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	54,000	118720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

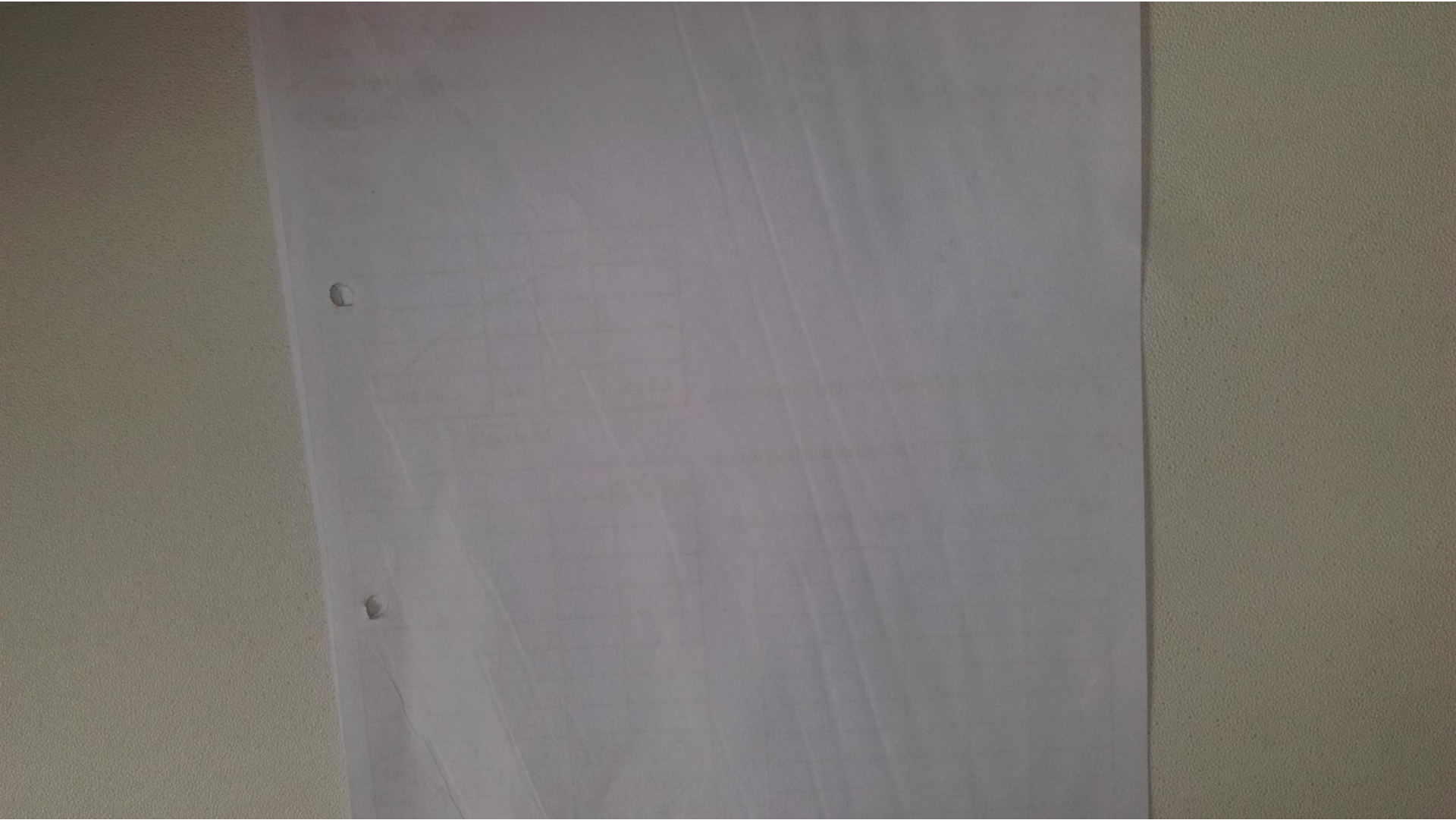
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

