

Proposed NU Business Name: BRISTI DAIRY FIRM



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALIM REZA
Age	:	12-02-1992(24 Years)
Education, till to date	:	Class VII
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	1 Sister 1 Brothers
Address	:	Vill: West Nishimul, P.O: Bishal pur , 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	:	MOST. ASMA BEGUM
(iii) Father's name	:	MD. ASHRAF ALI
(iv) GB member's info	:	Branch: Talem Centre #04(Female), Member ID: 8837, Group No: 03 Member since:1-8-1992 (24 Years)
Further Information:		First loan: BDT 2,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 25,000, Outstanding loan: BDT 25,000/- 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	:	08 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.	:	0199-3131484
Mother's Contact No.	:	01794-384053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASMA BEGUM joined Grameen Bank since 24 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BRISHTI DAIRY FIRM
Location	:	West Nishimul, Sherpur .
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 165,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 18 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. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

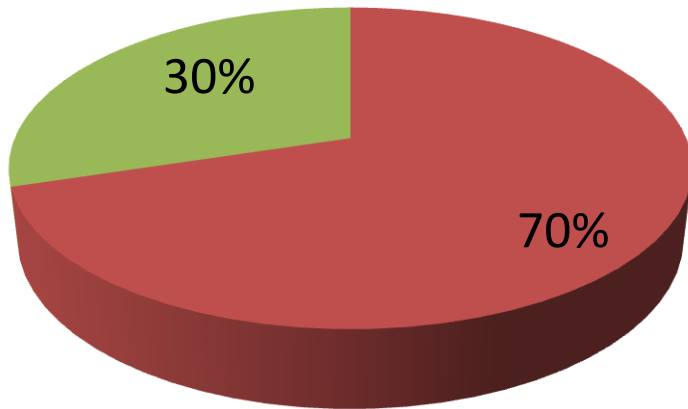
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(10*50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	12,600	151,200
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		100	1,200
Feed & Medicine		2,500	30,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,100	85,196
Net Profit (E) [C-D]		5,500	66,004

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Cross)	2	75,000	150,000	1	70,000	70,000	220,000
Culf	1	15,000	15,000				15,000
Total	3		165,000	1	70,000	70,000	235,000

Source of Finance



■ Entrepreneur's Contribution 165,000

■ Investor's Investment 70,000

■ Total 235,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk(18*50)	900	27,000	324,000	340,200	357,210
Total Sales (A)	900	27,000	324,000	340,200	357,210
Less. Variable Expense					
Feed & Medicine	380	11400	136800	143640	150822
Total variable Expense (B)	380	11400	136800	143640	150822
Contribution Margin (CM) [C=(A-B)]	620	18600	223200	234360	246078
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
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		2500	30,000	30,000	30,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,200	86,400	86,400	86,400
Net Profit (E) [C-D]		11400	136800	125,860	136478
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	108,600	119,550	131408
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,600	172150
	Total Cash Inflow	178600	200150	303558
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	80,600	172150	275558

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 0 Others: 0
Experience & Skill : 05 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

