

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



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ALTAFUNNESA
Age	:	19-12-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Bother 02 Sister
Address	:	Vill: Kelunza, P.O: Chalunza Hat, Thana: Shibgonj, 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. AOWARA BIBI
(iii) Father's name	:	NABIRUDDIN MANDOL
(iv) GB member's info	:	Branch: Majhihatto Shibgonj , Centre # 21(Female), Member ID: 4436/2, Group No: 05 Member since: 15-03-2005 (14 Years) First loan: BDT 8000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: 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	:	06 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-582208
Mother's Contact No.	:	01737-094995
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AOWARA BIBI joined Grameen Bank since 05 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALTAFUNNESA DAIRY FIRM
Location	:	Kelunza,Shibgonj,Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 67% Required Investment BDT 70000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 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 Naldubi,Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Milk	250	7500	90000
Total variable Expense (B)	250	7500	90000
Contribution Margin (CM) [C=(A-B)]	250	7500	90000
Less Variable Expense			
Rent		0	0
Electricity bill		100	1200
Transportation		0	0
Salary (self)		5000	60000
Guard		0	0
Salary (staf)		0	0
Entertainment		0	0
Mobile bill		200	2400
Total fixed cost (D)		5,300	63600
Net Profit (E)= [C-D]		2,200	26400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	40000	120,000	0	0	0	120,000
Cow(Australian)		0	0	2	40,000	70,000	70,000
Calf	2	20,000	40,000		0	0	40,000
Total	5		160,000	2		70,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk	850	25500	306000	321300	337365
Total Sales (A)	850	25500	306000	321300	337365
Less Variable Expense		0	0	0	0
Milk	400	12000	144000	151200	158760
Total variable Expense (B)	400	12000	144000	151200	158760
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense			0	0	0
Electricity bill		200	2400	2520	2646
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		5,700	68400	71820	75411
Net Profit (E)= [C-D]		7,800	93600	98280	103194
Investment Payback			28,000	28,000	28,000

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	93600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65,600	135,880
	Total Cash Inflow	163,600	163,880	239,074
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	65,600	135880	211074

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:1 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

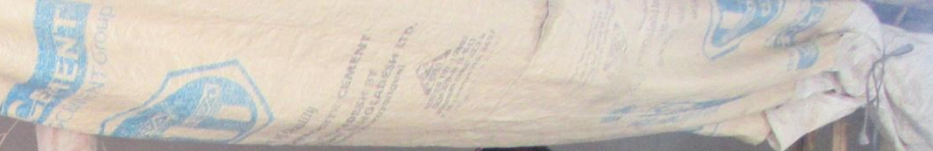
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

