

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



Project identification and prepared by: Md. Shaha Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUM ISLAM
Age	:	02-03-1983(33 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Bothers
Address	:	Vill: Noiapara P.O: Dupchachia, Thana: Kahalu 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 AMISA BIBI
(iii) Father's name	:	MD. SHAHIDUL ISLAM
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 31(Female), Member ID: 3142/2, Group No: 06 Member since: 20-05-2005 (10 Years) First loan: BDT 8000
Further Information:		Existing Loan: BDT: 35,000, 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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-163217
Mother's Contact No.	:	01733-405534
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMISA BIBI joined Grameen Bank since 10 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	:	MASUM DAIRY FIRM
Location	:	Noiapara, Bir kedar, Kahalu
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 25 ft= 500 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 Dupchachia, Bogra▪Agreed grace period is 3 months.

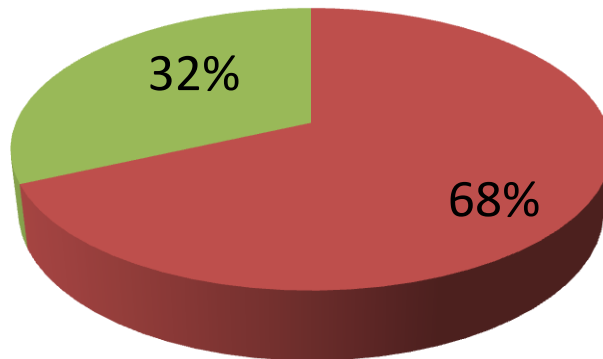
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Milk	9,000	108,000
Total Sales (A)	9,000	108,000
Less Variable Expense		0
Milk	2,700	32,400
Total variable Expense (B)	2,700	32,400
Contribution Margin (CM) [C=(A-B)]	6,300	75,600
Less Variable Expense		0
Electricity bill	100	1,200
Transportation	100	1,200
Salary (self)	5,000	60,000
Entertainment	50	600
Mobile bill	300	3,600
Total fixed cost (D)	5,550	66,600
Net Profit (E)= [C-D]	750	9,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	50,000	50,000	1	70,000	70,000	120,000
Cow Local	1	35,000	35,000	0	0	0	35,000
Cow Local	1	45,000	45,000	0	0	0	45,000
Cow Local	1	20,000	20,000	0	0	0	20,000
Total	4		150,000	1		70,000	220,000

Source of Finance



- Entrepreneur's Contribution
150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Milk	15,000	180,000	189,000	198,450
Total Sales (A)	15,000	180,000	189,000	198,450
Less. Variable Expense		0	0	0
Milk	4,500	54,000	56,700	59,535
Total variable Expense (B)	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	10,500	126,000	132,300	138,915
Less. Fixed Expense		0	0	0
Electricity Bill	100	1,200	1,260	1,323
Mobile Bill	400	4,800	5,040	5,292
Salary (self)	5000	60,000	63,000	66,150
Transportation	100	1,200	1,260	1,323
Entertainment	100	1,200	1,260	1,323
Total Fixed Cost	5700	68,400	71,820	75,411
Net Profit (E) [C-D]	4,800	57,600	60,480	63,504
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	57,600	60,480	63,504
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		29,600	62,080
	Total Cash Inflow	127,600	90,080	125,584
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	28,000	28,000
3	Net Cash Surplus	29,600	62,080	97,584

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 04 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



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FAMILY PICTURE

