

Proposed NU Business Name: **M/S ARJU DAIRY FIRM**



Project identification and prepared by: Md Mokter,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ASMANI BEGUM
Age	:	14-08-1991(25 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	01 Bothers & 01 Sisters
Address	:	Vill: Kusumbi, P.O: Adomdighi,Thana: Adomdighi,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. AKLIMA BEGUM
(iii) Father's name	:	MD.MOJIBOR RAHAMAN
(iv) GB member's info	:	Branch: Adomdighi , Centre # 37 (Female), Member ID: 1805, Group No: 04 Member since: 05-06-1997 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, 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	:	03 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.	:	01710-046500
Mother's Contact No.	:	01775-395997
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA BEGUM joined Grameen Bank since 26 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	:	M/S ARJU DAIRY FIRM
Location	:	Kusumbi,Adomdighi,Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 130,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 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 Adomdighi, Bogra▪Agreed grace period is 3 months.

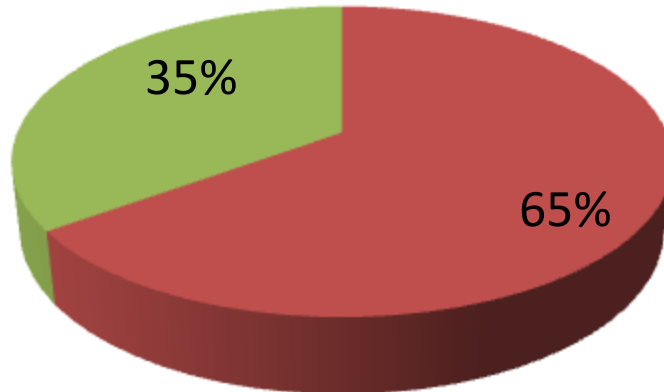
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense		0	0
Milk	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)	240	7200	86400
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		0	0
		0	0
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		1,500	18000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Austrolian)	1	50,000	50000	1	70,000	70000	120000
Calf	2	40,000	80000	0	0	0	80000
Total	3	0	130,000	1	0	70,000	200000

Source of Finance



- Entrepreneur's Contribution
130,000
- Investor's Investment
70,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense		0	0	0	0
	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)	400	12000	144000	151200	158760
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,000	72000	75600	79380
Net Profit (E)= [C-D]		6,000	72000	75600	79380
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	72000	75600	79380
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44,000	91,600
	Total Cash Inflow	142,000	119,600	170,980
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	28,000
3	Net Cash Surplus	44,000	91600	142980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

