

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



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. PHOTO SAKHIDAR
Age	:	15-07-1983 (34 Years)
Education, till to date	:	Three
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Bother & 01 Sister
Address	:	Vill: Noldobi P.O: Tindighi, Thana: Sibgonj, 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. ASHIYA BIBI
(iii) Father's name	:	MD.TAJIM SAKHIDAR
(iv) GB member's info	:	Branch: Majhihotto Sibgonj , Centre # 22(Female), Member ID: 2851/1, Group No: 04 Member since: 25-09-1999 (07 Years) First loan: BDT 5000
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	:	07 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.	:	01721-210469
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASHIYA BIBI joined Grameen Bank since 18 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHAG DAIRY FIRM
Location	:	Noldubi, Majhihotto,Sibgonj
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 320,000/-(from existing business) 73% Required Investment BDT 80,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia,Kahalu, Bogra▪Agreed grace period is 3 months.

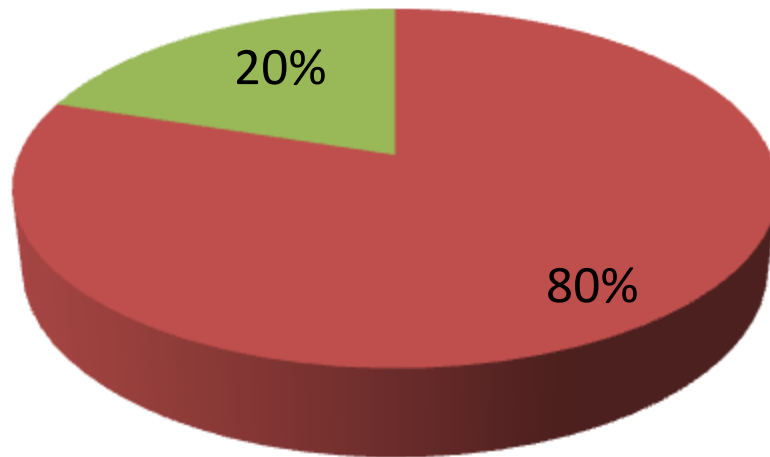
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Ox	40,000	480,000
Total Sales (A)	40,000	480,000
Less Variable Expense		0
Ox	32,000	384,000
Total variable Expense (B)	32,000	384,000
Contribution Margin (CM) [C=(A-B)]	8,000	96,000
Less Variable Expense		0
Salary (self)	5,000	60,000
Mobile bill	200	2,400
Total fixed cost (D)	5,200	62,400
Net Profit (E)= [C-D]	2,800	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ox(Australian)	2	80,000	160000	2	40,000	80000	240000
Ox(Deshi)	2	80,000	160000	0	0	0	160000
Total	4	0	320,000	2	0	80,000	400000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 80,000
- Total 400,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Ox	70,000	840,000	882,000	926,100
Total Sales (A)	70,000	840,000	882,000	926,100
Less. Variable Expense	0	0	0	0
Ox	56,000	672,000	705,600	740,880
Total variable Expense (B)	56,000	672,000	705,600	740,880
Contribution Margin (CM) [C=(A-B)]	14,000	168,000	176,400	185,220
Less. Fixed Expense		0	0	0
Transportation	200	2,400	2,520	2,646
Salary (self)	5000	60,000	63,000	66,150
Entertainment	200	2,400	2,520	2,646
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	5700	68,400	71,820	75,411
Net Profit (E) [C-D]	8,300	99,600	104,580	109,809
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	99,600	104,580	109,809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67,600	140,180
	Total Cash Inflow	179,600	172,180	249,989
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32000	32,000
3	Net Cash Surplus	67,600	140180	217989

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Noldubi,
Majhihotto,Sibgonj
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

