

Proposed NU Business Name: **SHULI DAIRY FRAM**



Project identification and prepared by : MD MAHAFUJUR RAHAN
Sreepur Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SHULI AKTER
Age	:	15-01-1999(18 Years)
Education, till to date	:	INTERMIDATE
Marital status	:	unmarried
Children	:	01Son 0Daughter
No. of siblings:	:	0 Brothers 02Sisters
Address	:	Vill:Kornopur, P.O: Gosingha P.S: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nargis
(iii) Father's name	:	Bipul
(iv) GB member's info	:	Branch: kornopur, Centre # 41 (Female), Member ID: 4545/2, Group No: 05 Member since: 01-01-2000-2017 (17Years) First loan: BDT 5000
Further Information:		Existing Loan: /-, Outstanding loan:44500
(v) Who pays GB loan installment	:	Yourself
(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	:	0years experience in running business.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776604353
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nargis joined Grameen Bank since 17 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

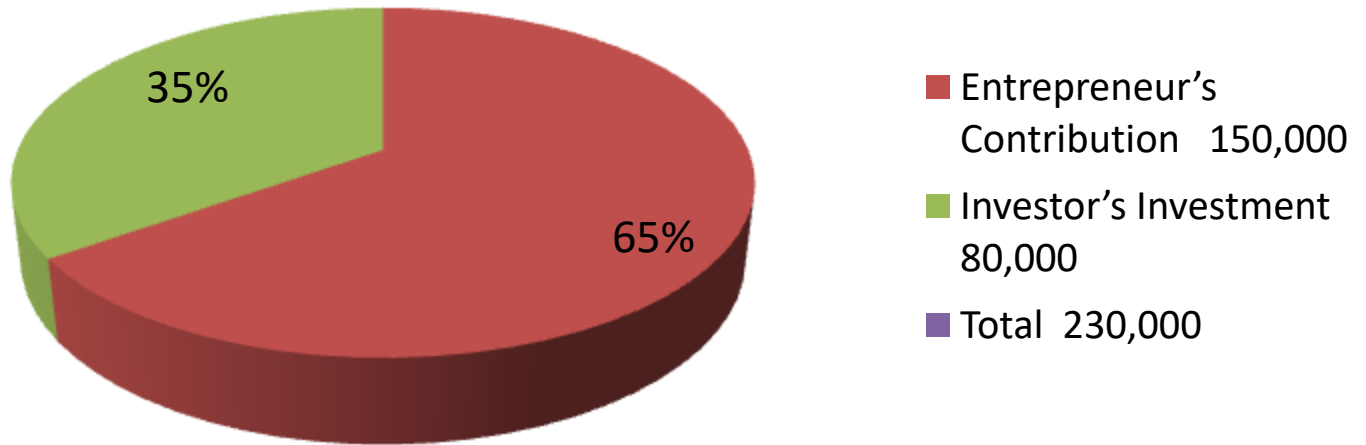
Business Name	:	SHULI DAIRY FRAM
Location	:	Sreepur, Gazipur.
Total Investment in BDT	:	BDT 230000/=
Financing	:	Self BDT 150000/- (from existing business) 21% Required Investment BDT 80000/- (as equity) 79%
Present salary/drawings from business (estimates)	:	BDT 5000/=
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a shop like as Khamar▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing no employe.▪ Collects goods from▪ The Khamar is won.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		150	1,800
Transportation		150	1,800
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	2	40000	80,000	230,000
			0			0	0
	3	50000	150000	2	40,000	80,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Electricity Bill		150	1,800	1,800	1,800
Transportation		150	1,800	1,800	1,800
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		5,100	61,200	66,960	73,008
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<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	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60400	125420
	Total Cash Inflow	172,400	157,420	227,291
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	60,400	125,420	195,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





