

Proposed NU Business Name: ARATI DAIRY KHAMAR



Project identification and prepared by: Md: Musha Mia
Khulna Unit, Khulna

Project verified by: Md:Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAYA RANI SAHA
Age	:	15-10-1992(25 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	-
Address	:	Vill:Hatbati P.O:BotiagataP.SBotiagata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARATI SAHA
(iii) Father's name	:	JOYDEB SAHA
(iv) GB member's info	:	Branch:Botiagata, Centre # 38 (Female), Member ID: 2602, Group No: 01 Member since: 19-01-1998 raning (19Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 6,608.
(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	:	10 years experience in running business. She has 01 Month training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-733658
Family's Contact No.	:	01711-210002
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROTI SAHA Joined Grameen Bank Since 19 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ARATI DAIRY KHAMAR
Location	:	Hatbati,Botiagata,Khulna
Total Investment in BDT	:	BD 3,10,000=/ BD 3,10,000=
Financing	:	Self BDT 2,60,000(from existing business) 84% Required Investment BDT 50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 20ft= 500 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪She has 04 cow, and 04 Calf in her farm. ▪Average Daily milk production is 12 liter and milk price is BDT 50. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The farm is owned. ▪Collects goods from Botiagata. ▪Agreed grace period is 3 months..

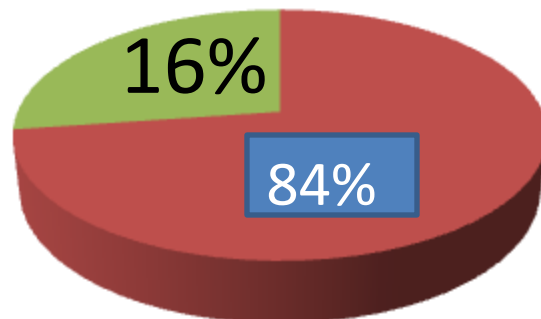
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk(12 x 50)	6,00	18,000	2,16,000
Total Sales (A)	6,00	18,000	2,16,000
Less. Variable Expense			
Straw,Ban,Medicine etc.	1,50	4,500	54,000
Total variable Expense (B)	1,50	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		7,700	92,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	04	40,000	1,60,000	01	50,000	50,000	2,10,000
Calf	04	25,000	1,00,000	0	0	0	1,00,000
Total			2,60,000		60,000	60,000	3,10,000

Source of Finance



Entrepreneur Investment: 2,600,000
Investor Investment: 50,000
Total Investment: 3,10,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Milk(17 x 50)	8,50	25,500	3,06,000	3,21,300	3,37,365
Calf Sale			30000	30000	30000
Total Sales (A)	8,50	25,500	3,36,000	3,51,300	3,67,365
Less. Variable Expense					
Straw,Ban,Medicine etc.	2,20	6,600	79,200	83,160	87,318
Total variable Expense (B)	2,20	6600	79200	83160	87318
Contribution Margin (CM) [C=(A-B)	6,30	18,900	2,26,800	2,38,140	2,50,047
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		5,00	6,000	6,200	6,400
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		4,00	4,800	5,000	5,200
Total fixed Cost (D)		6,400	76,800	77,400	78,000
Net Profit (E) [C-D)		12,500	1,50,000	1,60,740	1,72,047
Investment Payback			20,000	20,000	20,000

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

<i>SI #</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	50,000		
1.2	Net Profit	1,50,000	1,60,740	1,72,047
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,23,392	2,64,132
	Total Cash Inflow	2,00,000	2,84,132	4,36,179
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	6,608		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	76,608	20,000	20,000
3	Net Cash Surplus	1,23,392	2,64,132	4,16,179

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 10 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

