

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



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAZIB HOSSAIN
Age	:	20-10-1992(25 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	- 02 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Kusumbi, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST. BEGUM
(iii) Father's name	:	MD. ASRAF MONDOL
(iv) GB member's info	:	Branch: Adomdighi , Centre # 59 Female), Member ID: 4668, Group No: 04 Member since: 03-04-1997(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 16700/-
(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.	:	01738-470421
Mother's Contact No.	:	01773-743912
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAZIB DAIRY FIRM
Location	:	Kushimbi, Adomdighi, Bogra
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft *12ft= 144 Squire 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.

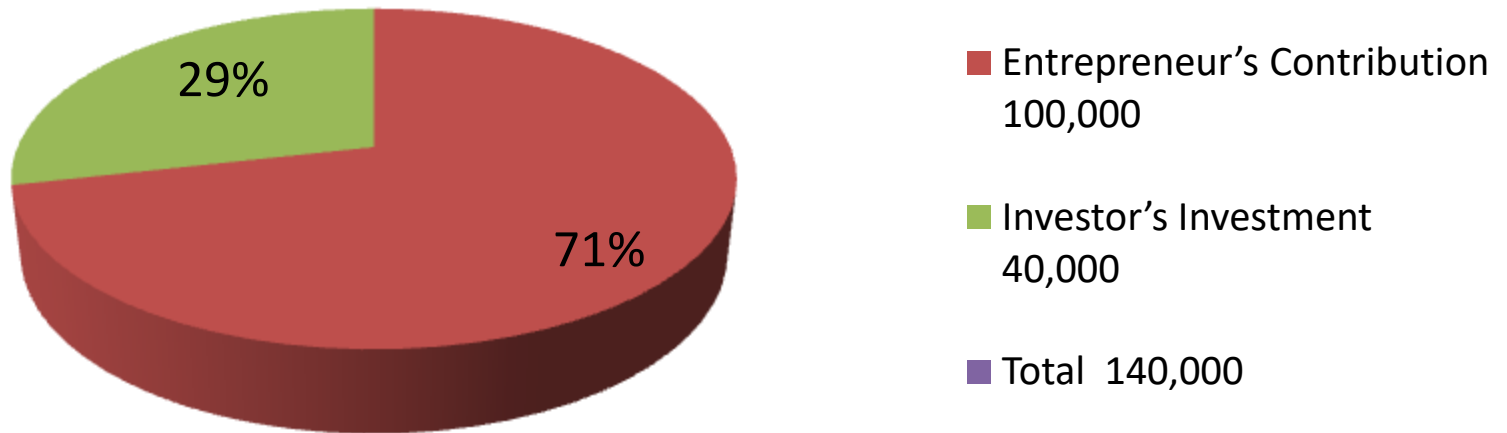
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense		0	0
	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		100	1200
		0	0
Total fixed cost (D)		5,500	66000
Net Profit (E)= [C-D]		1,700	20400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	40,000	40,000	1	40,000	40,000	80,000
Bokna	2	30,000	60,000				60,000
Total			100,000			40,000	140,000

Source of Finance



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		200	2400	2520	2646
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		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		5,700	68400	71820	75411
Net Profit (E)= [C-D]		6,300	75600	79380	83349
Investment Payback			16,000	16,,000	16,,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	40,000		
1.2	Net Profit	75600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,600	122,980
	Total Cash Inflow	115,600	138,980	206,329
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	59,600	122980	190329

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 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; Kushumbi, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

