

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



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Abadot Hossain Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMAR CHANDRA SHIL
Age	:	10-03-1984(34 Years)
Education, till to date	:	Class-SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	No
Address	:	Vill: North kolaparaP.O:PorshuramP.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NANDO RANI SHIL
(iii) Father's name	:	LATE:SHUBIR CHANDRA SHIL
(iv) GB member's info	:	Branch: Porshuram, Centre # 05(Female), Member ID:2637/3 Group No: 03 Member since: 08-11-2008-2018(10Years) First loan: BDT 3,000/- Existing loan: BDT 6,000/- Outstanding loan: 5730/-
Further Information:		
(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	:	05 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-428352
Mother's Contact No.	:	01836205890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NONDO RANI SHIL joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

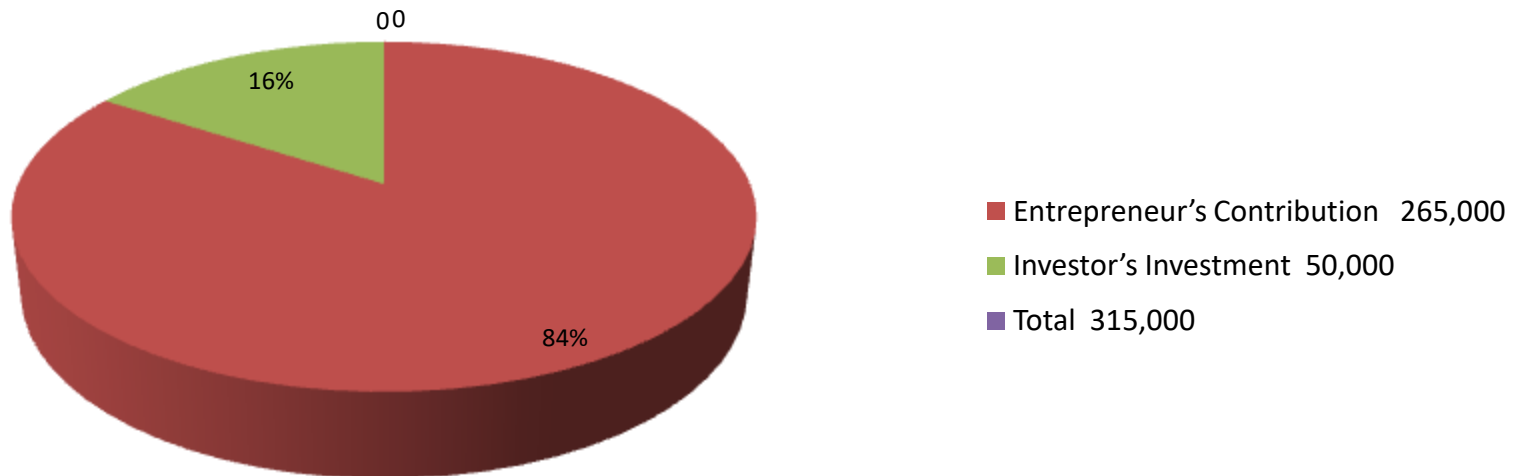
Proposed Nobin Udyokta Business Info

Business Name	:	M/S ROBEL FARNITURE MART
Location	:	Main ,road.uttarbazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 265000(from existing business) 84% Required Investment BDT,50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	60,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Khat,sofa,alna,chare,table,wood,etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
khat,sofa,chare,table,alna,wood,others.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
khat,sofa,chare,table,alna,wood,others.	1700	51000	612000
Total Variable Expense	1700	51000	612000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		700	8400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		1100	13200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	0	0	50,000				50,000
alna	0	0	10,000				10,000
sofa	0	0	30,000				30,000
chare	0	0	5,000				5,000
table	0	0	10,000				10,000
wood	0	0	80,000			50,000	130,000
others	0	0	20,000			0	20,000
security			60,000			0	60,000
						0	0
						0	0
Total	0	0	265,000	0	0	50,000	315,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,sofa,chare,table,alna,wood,others.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		700	8400	8700	9000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7900	92400	92920	93446
Net Profit (E)= [C-D]		5600	67200	70560	74088
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	67,200	70560	74088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		47200	97760
	Total Cash Inflow	117,200	117,760	171,848
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	47,200	97,760	151,848

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Station
road, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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NHD
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