

Proposed NU Business Name: **IRIN DAIRY FAMR**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. IRIN PARVIN
Age	:	25-10-1994 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Jogopara, P.O: Jogopara, P.S: Puthiya, Dist: Rajshahi
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. SOMIRON BEGUM
(iii) Father's name	:	MD. BELAL HOSSEN
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 21 (Female), Member ID: 3510, Group No: 07 Member since: 30-06-2010(06Years) First loan: BDT - 5000
Further Information:		Existing Loan: BDT 38000, Outstanding loan: 23274
(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 3 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-961785
Mother's Contact No.	:	01718-657892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOMIRON BEGUM joined Grameen Bank since 06 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	:	IRIN DAIRY FAMR
Location	:	Jogpara, puthia
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 90000/-(from existing business) 53% Required Investment BDT 80,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 2,000/-
Proposed Salary	:	BDT 2,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪Average % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

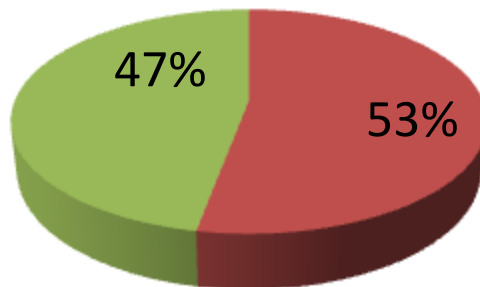
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
Cow feed	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	220	6600	79200
Less Variable Expense			
Salary (self)		2000	24000
Mobile bill		300	3600
Total fixed cost (D)		2,300	27600
Net Profit (E)= [C-D]		4,300	51600

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	70,000	80,000	150000
Calf	20,000	0	20000
	90,000	80,000	170000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 80,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	450	13500	162000	170100
Total Sales (A)	450	13500	162000	170100
Less Variable Expense				
Feed & Medicine	100	3000	36000	37800
Total variable Expense (B)	100	3000	36000	37800
Contribution Margin (CM) [C=(A-B)]	350	10500	126000	132300
Less Variable Expense				
Salary (self)		2000	24000	24000
Mobile bill		400	4800	2600
Total fixed cost (D)		2,400	28800	30,200
Net Profit (E)= [C-D]		8100	97200	102,100
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	97,200	102,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		49,200
	Total Cash Inflow	177200	151300
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	49,200	103300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী।

ট্রেড লাইসেন্স

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নং- ৫৬

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FAMILY PICTURE

