

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



Project identification and prepared by: MD. Mozaharl Islam,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SELIM REZA
Age	:	20-10-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers & 01 Sisters
Address	:	Vill: Boyradighi, P.O: Ranirhat, P.S: Sajahanpur Dist: Bogra
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 CHAHERA BEGUM
(iii) Father's name	:	MD ABDUL KHALQ
(iv) GB member's info	:	Branch: Ashekpur, Sajahnpu, Centre # 20 (Female), Member ID: 2268, Group No: 12 Member since: 20-10-2014 (05 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: Nil
(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. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-551826
Mother's Contact No.	:	01965-804198
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST CHAHERA BEGUM joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAJOL DAIRY FIRM
Location	:	Ranir Hat, Sajahnpur,Bogra
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (12*45)	540	16200	194400
Total Sales (A)	540	16200	194400
Less Variable Expense			
Cow feed	200	6000	72000
Total variable Expense (B)	200	6000	72000
Contribution Margin (CM) [C=(A-B)]	340	10200	122400
Less Variable Expense			
Transportation		1,300	15600
Salary (self)		3000	36000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		4,700	56400
Net Profit (E)= [C-D]		5,500	66000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Cross)	2	50000	100,000	2	50,000	100,000	200,000
Calf (Cross)	2	40000	80,000	0	0	0	80,000
Small Calf	1	20000	20,000	0	0	0	20,000
Total	5		200,000	2	50,000	100,000	300,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (16 litre*45)	720	21600	259200	272160
Total Sales (A)	720	21600	259200	272160
Less Variable Expense				
Feed & Medicine	300	9000	108000	113400
Total variable Expense (B)	300	9000	108000	113400
Contribution Margin (CM) [C=(A-B)	420	12600	151200	158760
Less Variable Expense				
Salary (self)		3000	36000	36000
Entertainment		200	2400	3100
Mobile bill		350	4200	3800
Total fixed cost (D)		3,550	42600	42,900
Net Profit (E)= [C-D]		9,050	108600	115,860
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	108,600	115,860
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		48,600
	Total Cash Inflow	208600	164460
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	48,600	104460

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 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













FAMILY PICTURE

