# Proposed NU Business Name: MA DAIRY FIRM



Project identification and prepared by: Md Shahinur Rahman, Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam

**Grameen Shakti
Samajik Byabosha Ltd.**

| | | |
|---|---|---|
| **Brief Bio of The Proposed Nobin Udyokta** | | |
| Name | : | **SUBROT CHONDO** |
| Age | : | 08-03-1996(20 *Years)* |
| Education, till to date | : | Cales Eight |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 1 Sisters 1 Brother |
| Address | : | Vill: West Naishemul,P.O: Bishalpur, P.S: Sherpur Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother ✓    Father ☐ |
| (ii) Mother's name | : | **MOMTA** |
| (iii) Father's name | : | **OVILAS** CHONDO |
| (iv) GB member's info | : | Branch: Bishalpur,Sherpur Centre #36(Female), Member ID: 3614/1, Group No: 04 Member since: 06-07-2001(7Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 15,000, Outstanding loan: BDT NILL |
| (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 |

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and | : | 05 years experience in running business. |
| Training Info | : | He has Not training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01724-046637 |
| Mother's Contact No. | : | 01724-216263 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMTA** joined Grameen Bank since 07 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 | : | **MA DAIRY FIRM** |
| Location | : | West Naishemul,Bishalpurr, Sherpur . |
| Total Investment in BDT | : | BDT  410,000/- |
| Financing | : | Self BDT  340,000/-(from existing business) 83%<br>Required Investment BDT  70,000/-(as equity) 17% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 1 ft  x 35 ft= 385 square ft |
| Implementation | : | ▪The business is planned to be scaled up by investment in existing goods like. Milks .<br>▪The business is operating by entrepreneur. Existing no employee.<br>▪One will be appointed in the future.<br>▪Collects goods from Sherpu, Bogra<br>▪Agreed grace period is 3 months. |

# Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|---|---|---|
| **Revenue (sales)** | | | |
| Millk(50*16) | 800 | 24,000 | 288,000 |
| **Total Sales (A)** | **800** | **24,000** | **288,000** |
| **Less. Variable Expense** | | | |
| Millk | 160 | 4,800 | 57,600 |
| **Total variable Expense (B)** | **160** | **4,800** | **57,600** |
| **Contribution Margin (CM) [C=(A-B)** | **640** | **19,200** | **230,400** |
| **Less. Fixed Expense** | | | |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 4,000 | 48,000 |
| Entertainment | | 200 | 2,400 |
| Medicine & Feed | | 2,500 | 30,000 |
| Mobile Bill | | 200 | 2,400 |
| **Total fixed Cost (D)** | | **7,100** | **85,196** |
| **Net Profit (E)   [C-D]** | | **12,100** | **145,204** |

# Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|---|---|---|---|---|---|---|---|
| | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cow ( Cross ) | 2 | 100,000 | 200,000 | 1 | 70,000 | 70,000 | 270,000 |
| Small Cow | 1 | 100,000 | 100,000 | | | | 100,000 |
| Cross | 1 | 40,000 | 40,000 | | | | 40,000 |
| **Total** | **4** | | **340,000** | **1** | | **70,000** | **410,000** |

# Source of Finance
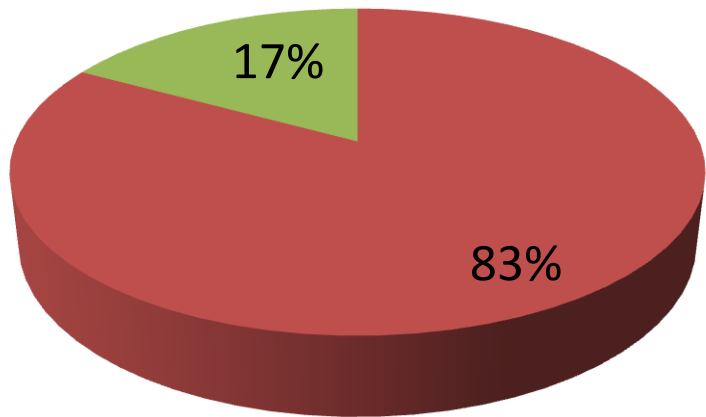


- Entrepreneur's Contribution   340,000
- Investor's Investment   70,000
- Total   410,000

17%

83%

| Financial Projection (BDT) | | | | | |
|---|---|---|---|---|---|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
| **Revenue (sales)** | | | | | |
| Millk(50*24) | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| **Total Sales (A)** | **1,200** | **36,000** | **432,000** | **453,600** | **476,280** |
| **Less. Variable Expense** | **0** | | | | |
| Millk | 240 | 7,200 | 86,400 | 90,720 | 95,256 |
| **Total variable Expense (B)** | **240** | **7,200** | **86,400** | **90,720** | **95,256** |
| **Contribution Margin (CM) [C=(A-B)** | **960** | **28,800** | **345,600** | **362,880** | **381,024** |
| **Less. Fixed Expense** | | | | | |
| Transportation | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Medicine & Feed | | 2500 | 30,000 | 30,000 | 30,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| **Total fixed Cost (D)** | | **7,200** | **86,400** | **86,400** | **86,400** |
| **Net Profit (E)   [C-D)** | | **21,600** | **259,200** | **276,480** | **294,624** |
| **Investment Payback** | | | **28,000** | **28,000** | **28,000** |

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|---|---|---|---|---|
| | **Cash flow projection on business plan (rec. & Pay)** | | | |
| 1 | **Cash Inflow** | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 259,200 | 276,480 | 294,624 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 235,200 | 487,680 |
| | **Total Cash Inflow** | **329,200** | **511,680** | **782,304** |
| 2 | **Cash Outflow** | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | **Total Cash Outflow** | **94,000** | **28,000** | **28,000** |
| 3 | **Net Cash Surplus** | **235,200** | **487,680** | **758,304** |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

## **T**HREATS

Theft
Fire
Political unrest

Pictures

আমরা এই মর্মে একজন ব্যক্তি যে ব্যক্তি
ব্যক্তি ব্যক্তি প্রার্থী তথা মিত্রপুর, শিরপুর
ব্যক্তির একজন নিয়মিত সদস্য হইলেন।
তিনি দীর্ঘ ৭ বৎসর সদস্য ছিলেন।
যার ক্রমিক-৩৬/৪ ক্রমিক:-০৪ ক্রমিক:-৩৫৪/১ এর
একজন সদস্য ছিলেন। তিনি দীর্ঘদিন
সদস্যের পর সদস্যপদ ত্যাগ করেন।
তিনি একজন ব্যক্তি।

আমি এই ........
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স্বাক্ষর :—

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## জাতীয় পরিচিতি বিবরণ



| | | |
|---|---|---|
| নাম | : | সুব্রত চন্দ্র |
| Name | : | Shubroto Chondro |
| | : | অভিলাষ চন্দ্র |
| পিতা | : | |

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

## ৬ নং বিশালপুর ইউনিয়ন পরিষদ কার্যালয়

### উপজেলাঃ শেরপুর, জেলাঃ বগুড়া।

ক্রমিক নংঃ ১৩১০

ব্যবসা বৃত্তির জন্য লাইসেন্স

তারিখঃ ...

........-২৭ইং

........... এর ..................

........... ইউনিয়ন ঃ বিশালপুর, উপজেলা ঃ শেরপুর, জেলা ঃ বগুড়া।

........ ঃ মোঃ সুব্রত চন্দ্র

অভিলাষ চন্দ্র ডাকঘর ঃ বিশালপুর

.......... উপজেলা ঃ শেরপুর জেলা ঃ বগুড়া।