

## Proposed NU Business Name: **M/S IVE DAIRY FIRM**



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Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ALHAZ PRAMANIK</b>
Age	:	01-10-1984(33 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Bother
Address	:	Vill: Buroil, P.O:Kahalu , Thana: Kahalu, 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	:	<b>MST. NARGIS BEGUM</b>
(iii) Father's name	:	<b>MD.MUNSUR ALI</b>
(iv) GB member's info	:	Branch: Narhotto Kahalu, Centre # 53(Female), Member ID: 5952/2, Group No: 04 Member since: 13-07-2007(10Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: 19,500
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Hens & Fish Business (100,000 Per Month)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-586843
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HAWA BEGUM** joined Grameen Bank since 20 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	:	<b>M/S IVE DAIRY FIRM</b>
Location	:	Buroil,Kahalu,Bogra
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 95,000/-(from existing business) 73% Required Investment BDT 60,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from ,Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

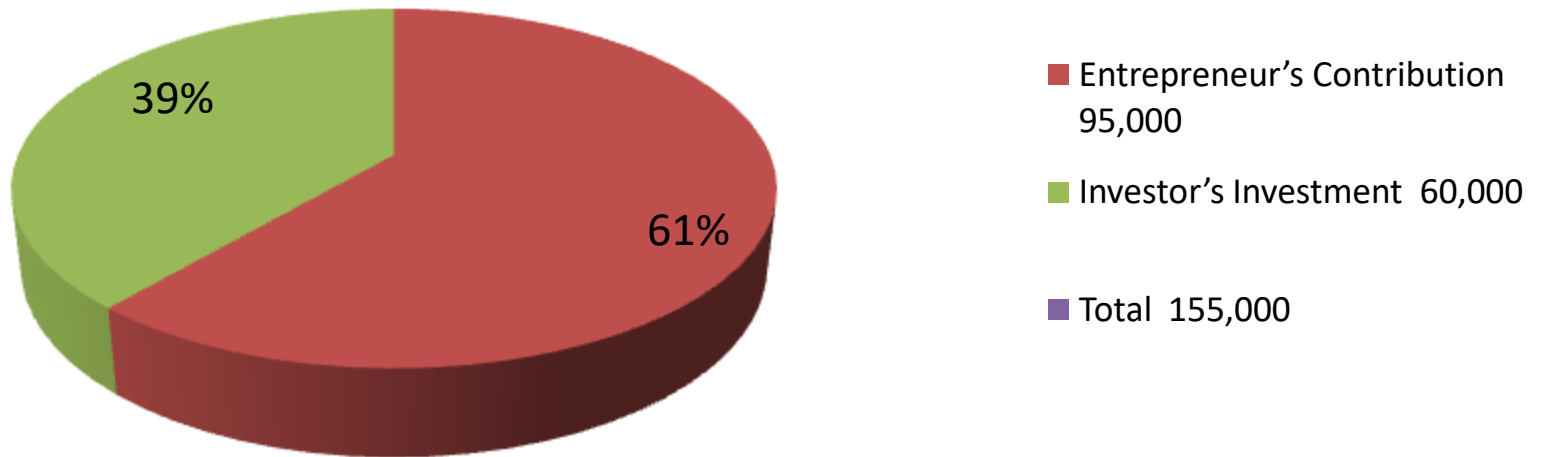
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>			
Milk	90	2700	32400
<b>Total variable Expense (B)</b>	90	2700	32400
<b>Contribution Margin (CM) [C=(A-B)]</b>	210	6300	75600
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		5000	60000
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,400	64800
<b>Net Profit (E)= [C-D]</b>		900	10800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	45,000	45000	1	60,000	60000	105000
Ox	1	30,000	30000	0	0	0	30000
Calf	1	20,000	20000	0	0	0	20000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>95,000</b>	<b>1</b>	<b>0</b>	<b>60,000</b>	<b>155000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>		0	0	0	0
Milk	150	4500	54000	56700	59535
<b>Total variable Expense (B)</b>	150	4500	54000	56700	59535
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10500	126000	132300	138915
<b>Less Variable Expense</b>			0	0	0
Electricity bill		100	1200	1260	1323
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Mobile bill		100	1200	1260	1323
<b>Total fixed cost (D)</b>		5,500	66000	69300	72765
<b>Net Profit (E)= [C-D]</b>		5,000	60000	63000	66150
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	60,000		
1.2	Net Profit	60,000	63,000	66,150
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		36,000	71,000
	<b>Total Cash Inflow</b>	<b>120,000</b>	<b>99000</b>	<b>137150</b>
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>36,000</b>	<b>71000</b>	<b>109150</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Buroil,Kahalu,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

