

Proposed NU Business Name: **M/S BABU DAIRY FIRM**

Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABU ALI AKANDA
Age	:	21-01-1985(32 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	03 daughter
No. of siblings:	:	-
Address	:	Vill: Borboriya, P.O: Nusratpur.Thana: Adomdighi,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. UMISA BIBI
(iii) Father's name	:	MD. MOJID AKANDA
(iv) GB member's info	:	Branch:Nusratpur. , Centre # 8 (Female), Member ID: 1231, Group No: 01 Member since: 05-01-1997(20Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT: 80,000, Outstanding loan: BDT: 20,000
(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	:	08 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-458409
Mother's Contact No.	:	01743832907
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. UMISA BIBI joined Grameen Bank since 20 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BABU DAIRY FIRM
Location	:	Nusratpur., Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

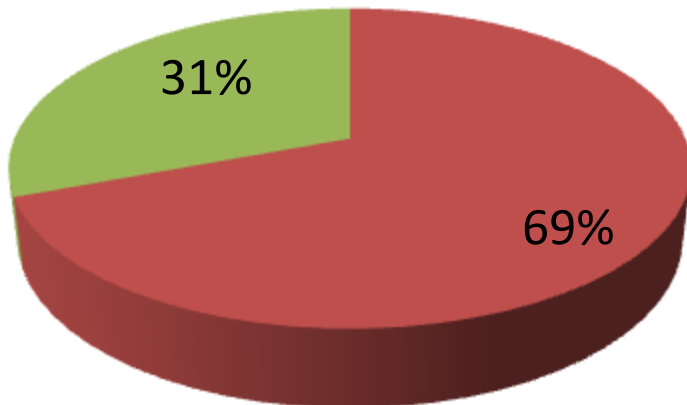
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Milk	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Electricity bill		400	4800
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,900	70800
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Bidashi)	2	75,000	150,000	1	80,000	80,000	230,000
Calf	1	30,000	30,000	0	0	0	30,000
Total	3	0	180,000	1	0	80,000	260,000

Source of Finance



- Entrepreneur's Contribution
180,000
- Investor's Investment
80,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	317520
Less Variable Expense				0	0
Milk	160	4800	57600	60480	63504
Total variable Expense (B)	160	4800	57600	60480	63504
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less Variable Expense				0	0
Electricity bill		400	4800	5040	5292
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,200	74400	78120	82026
Net Profit (E)= [C-D]		13,000	156000	163800	171990
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	156000	163800	171990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124,000	255,800
	Total Cash Inflow	236,000	287,800	427,790
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32000	32,000
3	Net Cash Surplus	124,000	255800	395790

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Borboriya, Nusratpur ,
Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE