

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



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AYMA BIBI
Age	:	08-03-1986 (31 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	02
No. of siblings:	:	01 Bother & 01 Sister
Address	:	Vill: Monglahar, P.O: Tindighi, Thana: Sibgonj, 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. BULI
(iii) Father's name	:	MD.AFJAL HOSEN
(iv) GB member's info	:	Branch: Zianagor Dupchachia , Centre # 03(Female), Member ID: 2831, Group No: 04 Member since: 15-03-1991 (10 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: 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	:	05 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.	:	01755-285989
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. BULI joined Grameen Bank since 26 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AYMA DAIRY FIRM
Location	:	Monglahar, Majhihotto,Sibgonj
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 160,000/-(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	:	15 ft x 15 ft= 225 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 Dupchachia,Kahalu, Bogra▪Agreed grace period is 3 months.

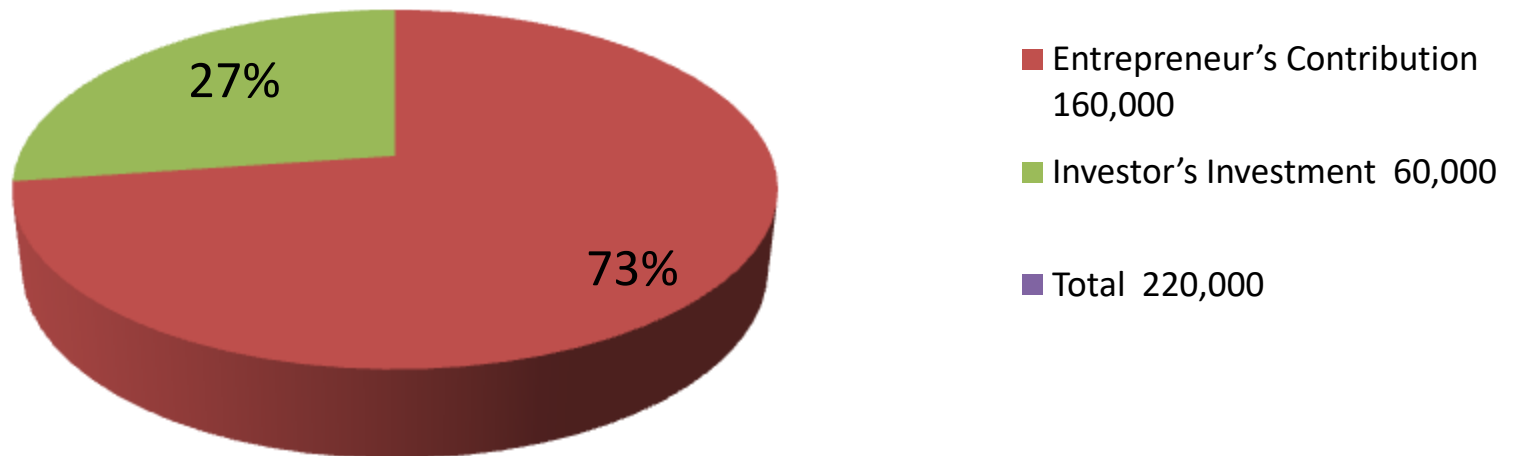
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
Milk	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		5,200	62400
Net Profit (E)= [C-D]		2,000	24000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	80,000	80000	1	60,000	60000	140000
Cow(Australian)	1	80,000	80000	0	0	0	80000
Total	2	0	160,000	1	0	60,000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	600	18000	216000	226800	238140
Total Sales (A)	600	24000	288000	302400	317520
Less Variable Expense				0	0
Milk	120	3600	43200	45360	47628
Total variable Expense (B)	320	9600	115200	120960	127008
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Variable Expense				0	0
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Entertainment		100	1200	1260	1323
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		5,600	67200	70560	74088
Net Profit (E)= [C-D]		8,800	105600	110880	116424
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	105600	110880	116424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81,600	168,480
	Total Cash Inflow	165,600	192,480	284,904
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	81,600	168480	260904

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Monglahar,
Majhihotto,Sibgonj
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

