

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



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL HASSAN
Age	:	18-07-1994(23Years)
Education, till to date	:	Class vi
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Daniya paraP.O ;RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TASLIMA BEGUM
(iii) Father's name	:	AUBDUL KHALEK SHEIKH
(iv) GB member's info	:	Branch: Rosuniya, Centre # 09(Female), Member ID: 1663/3, Group No: 05 Member since:05-03-1992(25years) First loan: BDT 3,000/- Outstanding loan: 16,910/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01982-617655
Family's Contact No.	:	01786-563635
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KARUL DAIRY FIRM
Location	:	Daniya para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business)71 % Required Investment BDT 50,000/- (as equity) 29%
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
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; ox etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

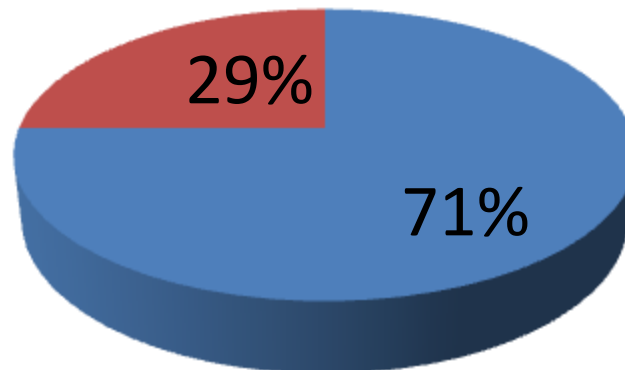
Particular	Monthly	06 Month	Yearly
Revenue (sales)			
Ox		180,000	360,000
Total Sales (A)		180,000	360,000
Less. Variable Expense			
OX		117,000	117,000
Total variable Expense (B)		117,000	117,000
Contribution Margin (CM) [C=(A-B)]		63,000	126,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)	5000	30,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill	200	1,200	2,400
Total fixed Cost (D)		31,200	62,400
Net Profit (E) [C-D]		31,800	63,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
OX	02	60,000	120,000	cow	01	50,000	50,000	170,000
Total			120,000				50,000	170,000

Source of Finance

■ Entrepreneur's contibution 120,000 ■ Investor's Investment 50,000 ■ Total 170,000



Financial Projection (BDT)

Particular	Month	6 Month	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
OX	0	280,000	560,000	588,000	617,400
Total Sales (A)	0	280,000	560,000	588,000	617,400
Less. Variable Expense					
OX	0	182,000	364,000	382,200	401,310
Total variable Expense (B)	0	182,000	364,000	382,200	401,310
Contribution Margin (CM) [C=(A-B)]	0	98,000	196,000	205,800	216,090
Less. Fixed Expense					
Salary (self)	5000	30,000	60,000	60,000	60,000
Mobile bill	200	1,200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		31,200	62,400	62,520	62,646
Net Profit (E) [C-D]		66,800	133,600	143,280	153,444
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,600	143,280	153,444
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,600	236,880
	Total Cash Inflow	183,600	256,880	390,324
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	113,600	236,880	370,324

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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





