

## Proposed NU Business Name: **RAJ KUMAR 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	:	<b>MINTU CHANDRO BORMON</b>
Age	:	10-15-1998(19 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	None
Address	:	Vill: Pusinda hindupara, P.O: SauyelThana: 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	:	<b>LET.NIBASI RANI</b>
(iii) Father's name	:	<b>LET.AMULLO CHANDRO BORMON</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 24 (Female), Member ID: 1976, Group No: 01 Member since: 02-05-1995(20Years) First loan: BDT 700
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

## ***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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-503354
Mother's Contact No.	:	01987-634658
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LET.NIBASI RANI** joined Grameen Bank since 20 years ago. At first she took 700 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 RAJ KUMAR DAIRY FARM</b>
Location	:	Pusinga hindu para,saurayel. Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BD 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 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 Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

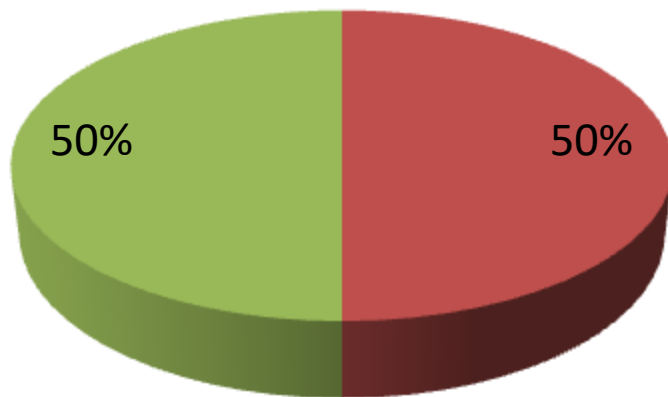
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>			
	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	240	7200	86400
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,500	66000
<b>Net Profit (E)= [C-D]</b>		1,700	20400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow( Dashi)	1	50000	50000	1	50,000	50,000	1,00,000
Total	1		50,000	1	0	50,000	1,00,000

## Source of Finance



- Entrepreneur's Contribution  
50,000
- Investor's Investment  
50,000
- Total 100,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	400	12000	144000	151200	158760
<b>Total Sales (A)</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>				0	0
	80	2400	28800	30240	31752
<b>Total variable Expense (B)</b>	80	2400	28800	30240	31752
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9600	115200	120960	127008
<b>Less Variable Expense</b>				0	0
Rent		0	0	0	0
Electricity bill		200	2400	2520	2646
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		5,800	69600	73080	76734
<b>Net Profit (E)= [C-D]</b>		3,800	45600	47880	50274
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	45600	47880	50274
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		25,600	53,480
	<b>Total Cash Inflow</b>	95,600	73,480	103,754
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
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	25,600	53480	83754

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

