

## Proposed NU Business Name: **PANKAJ DAIRY KHAMAR**



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

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>PANKAJ KUMAR DAS</b>
Age	:	27-03-1987 (30 Years)
Education, till to date	:	Class: HSC
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	<b>01 Brother &amp; 01 Sister</b>
Address	:	Vill.Talshon P.O: Adomdiggi,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	:	<b>SHREE BISHONATH CHANDRA DAS</b>
(iii) Father's name	:	<b>SHONGKORI RANI DAS</b>
(iv) GB member's info	:	Branch:Adomdighi, Centre # 7(Female), Member ID 9766, Group No: 08 Member since: 01-02-2006 (10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 40,000/-, Outstanding loan: BDT 28,570/-
(v) Who pays GB loan installment	:	Mother.
(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	:	10 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.	:	01732-419491
Mother's Contact No.	:	01775-891012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHONGKORY RANI DAS** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PANKAJ DAIRY KHAMAR</b>
Location	:	:Talshon, Adomdighi, Bogra
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 320,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft=150 ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; fish, 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>

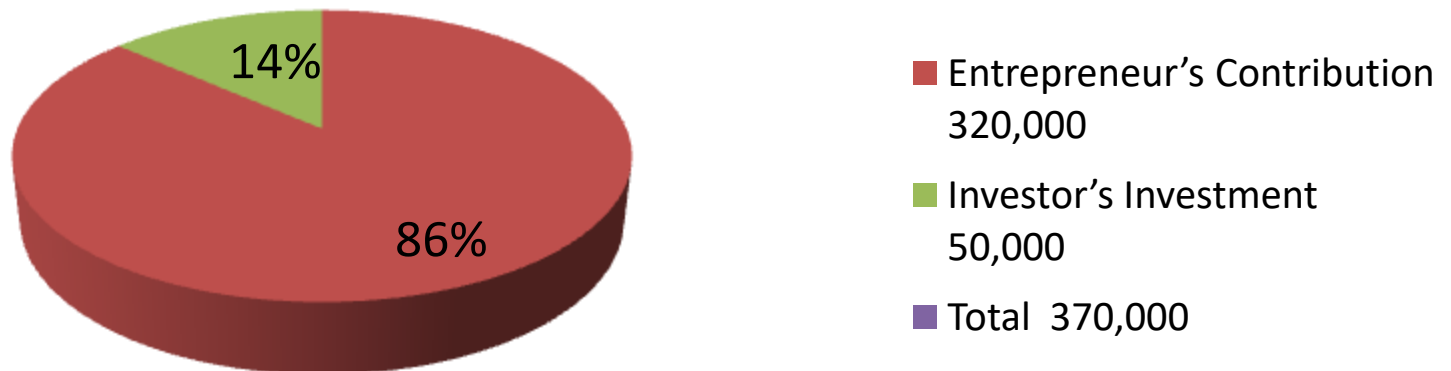
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>		0	0
	80	2400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9600	115200
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		100	1200
		0	0
<b>Total fixed cost (D)</b>		5,700	68400
<b>Net Profit (E)= [C-D]</b>		3,900	46800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	60,000	180,000	1	50,000	50,000	230,000
Bokna	1	40,000	40,000				40,000
ox	2	50,000	100,000				100,000
<b>Total</b>	<b>6</b>		<b>320,000</b>			<b>50,000</b>	<b>370,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>		0	0	0	0
	120	3600	43200	45360	47628
<b>Total variable Expense (B)</b>	120	3600	43200	45360	47628
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	480	14400	172800	181440	190512
<b>Less Variable Expense</b>			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		5,800	69600	73080	76734
<b>Net Profit (E)= [C-D]</b>		8,600	103200	108360	113778
<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	103200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83,200	171,560
	<b>Total Cash Inflow</b>	153,200	191,560	285,338
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>	83,200	171560	265338

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Talshon, Adomdighi,  
Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

