Project Name: M/S Maisha Dairy Khamar



Project by: Rima Akter

Identified by- Md. Mafizul islam Fakir Unit Manager (Manikganj Unit) Verified By: Md. Nazmul karim Manikganj Unit Anchal- 03

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Rima akter
Age	:	13.02.1992 (25 Years)
Marital status	:	Married
Children	:	01 Daughter .
No. of siblings:	:	03 Brothers, 04 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Husband name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		Mother √ Father Annua Begum Hazrot Islam Branch: Borotia Ghior , Centre #, 35/M, Group no : 07, Lonee No. 5114 Member since -1995, First Ioan: 5,000 Existing Ioan: N/A, Outstanding: N/A N/A N/A N/A N/A N/A N/A
Education	:	Class Seven

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Dairy Farm Business.
Trade License/ Drug License		389 (2017-2018)
Business Experience And Training Info	:	05 Years N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities		N/A
NU Contact Info	:	01741693104
NU Project Source/Reference	:	Manikgonj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1995 to 2010(15 years). At first She took 5,000 taka from GB. NU Mother use GB Loan. NU's Mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Maisa Dairy Khamar	
Address/ Location	:	Koshonda,Ghior,Manikgonj.	
Total Investment in BDT	:	3,20,000/=	
Financing	:	Self BDT 2,40,000/=from existing business)75% Required Investment BDT 80,000/-(as equity) 25%	
Present salary/drawings from business (estimates)	:	BDT 6,000	
Proposed Salary		BDT 6,000	
Proposed Business (i) % of present gross profit margin (ii) Estimated % of	:	70%	
proposed gross profit margin (iii) Agreed grace period	:	70%	
(, / .g. coa g. acc por .oa		02 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Total Items : 2,40,000/=	2,40,000/=		2,40,000/=
Proposed Stock Items: Total Items : 80,000		80,000	80,000
Total Capital	2,40000/=	80,000/-	3,20,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Doub! and and	Existing Business (BDT)				
Particulars Particulars Particulars	Daily	Monthly	Yearly		
Sales	450	13,500	1,62,000		
Less: Cost of Food	135	4,050	48,600		
Profit (70%) [A]	315	9,450	1,13,400		
Less: Operating Costs					
Electricity bill		50	600		
Shop Rent		-	-		
Transport		100	1200		
Mobile bill		100	1200		
Present salary/Drawings- self		6,000	72,000		
Present salary employee -		-	-		
Others(Chada, SMS, TL)		150	1,800		
Non Cash Item:					
Depreciation Expense		-	-		
Total Operating Cost (D)		6,350	76,800		
Net Profit (C-D):		3,100	36,600		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	800	24,000	2,80,000	1,000	30,000	3,60,000
Less: Cost of Food	240	7,200	86,400	300	9,000	1,08,000
Profit (70%) [A]	560	16,800	2,01,600	700	21,000	2,52,000
Less: Operating Costs						
Electricity bill		-	1		1	-
Transport		100	1,200		150	1,800
Mobile Bill		200	2,400		300	3,600
Present salary/Drawings- self		6,000	72,000		6,500	78,000
Present salary employee		-	-		-	-
Others (Chada,SMS,TL)		220	2,640		250	3,000
Non Cash Item:						
Depreciation Expenses(-	-		-	-
Total Operating Cost (E)		6,520	78,240		7,200	86,400
Net Profit		10,280	1,23,360		13,800	1,65,600
Gt payback			48,000			48,000
Retained Income:	75,360 1,17,600					

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,23,360	1,65,600
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	75,360
	Total Cash Inflow	2,03,360	2,40,960
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	75,360	192,960

SWOT Analysis

Strength

- > Availability of Products Sourcing.
- ➤ Skilled & 05 Years of Experience

WEAKNESS

➤ Lack of capital

OPPORTUNITIES

- > Expansion Of Business
- > Only one in this area.
- > To acquire financial solvency

THREATS

- > Fire
- > Theft
- Diseases

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
Deshi Dudalo Cow-2	1,40,000			
Ox Cow -1	60,000			
Calf-1	35,000			
Food	5,000			
Total Present Stock	2,40,000/=			

Proposed items			
Product Name with quantity	Amount		
Deshi Dudalo Cow-1	80,000		
Total Proposed Stock	80,000/=		

Picture Picture Picture



























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh

NATIONAL ID CARD / जाजीय शतिहत शब



Que congress

নাম: রিমা আক্রার

Name: RIMA AKTER

স্বামী: মোঃ মশিউর রহমান খান

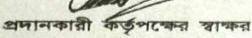
মাতাঃ আল্লা বেগম

Date of Birth: 13 Feb 1992

ID NO: 19925612211000075

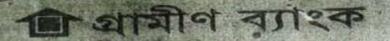
এই কার্ডটি গণপ্রজ্ঞাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গোলে নিকটছ পোশ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোভিং: মোঃ মশিউর রহমান খান এর বাড়ী, প্রাম/রাজ্ঞা কোণ্ডন্ডা, কোণ্ডন্ডা, ডাকঘর: খিওর – ১৮৪০, খিওর, মানিকগঞ্জ



প্রদানের তারিখ: ০৬/০৯/২০১৩





भा था

নণ পরিশোধের পাশ বই

विश्वाकी स्थाप क्षाचा

S.o नाम : जिल्ला है (ठार द

२.० अनी न१ १ (८५ के.८

७० क्षेत्र १९०

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७.० गार्सको बाकर १

৭.০ বই ইস্যুর ভারিখ

-58/10/02

হারিয়ে যাওয়া বই পাওয়া গেলে ফেরৎ দেওয়ার ঠিকানাঃ ব্যাংকের যে কোন শাখা/অফিস অথবা গ্রামীণ ব্যাংক, প্রধান কার্যালয়, মিরপুর – ২, ঢাকা – ১২১৬।

24/20/0200220



Presented at Internal Design Lab on 2017 at GT

