

Proposed NU Business Name: SHAMAL DAIRY KHAMAR



Project identification and prepared by: Md: Musha Mia,
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMAL MONDOL
Age	:	16/106/1984(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	0 1son 0 Daughter
No. of siblings:	:	0 Brother 0 Sister
Address	:	Vill: Hatbati P.O: Botiaghata P.S: Botiaghata Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHANTILOTA MONDOL
(iii) Father's name	:	CHISNOPODO MONDOL
(iv) GB member's info	:	Branch: Botiaghata, Centre # 22(Female), Member ID: 5055, Group No: 08 Member since: 29-01-2007 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 660/-.
(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	:	18 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01943-545731
Family's Contact No.	:	01761-050701
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANTILOTA MONDOL Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMAL DAIRY KHAMAR
Location	:	Hatbati, Botiaghata, Khulna
Total Investment in BDT	:	BD 1,60,000
Financing	:	Self BDT 1,00,000(from existing business) 62% Required Investment BDT 60,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 15ft= 450 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none">▪He has 4 cow, and 0 Calf in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from Botiaghata.▪Agreed grace period is 3 months..

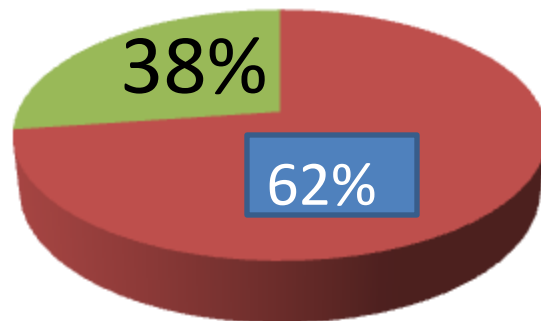
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk(10 x 50)	5,00	15,000	1,80,000
Total Sales (A)	5,00	15,000	1,80,000
Less. Variable Expense			
Straw,Ban,Medicine etc.	130	3900	46800
Total variable Expense (B)	130	3900	46800
Contribution Margin (CM) [C=(A-B)	370	11100	133200
Less. Fixed Expense			
Rent		0	0
Electricity bill		0	0
Transportation		100	1200
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		100	1200
Total fixed Cost (D)		5200	62400
Net Profit (E) [C-D)		5900	70800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	04	25,000	100000	01	60,000	60,000	1,60,000
Calf				0	0	0	0
Total			100000		60,000	60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Milk(15 x 50)	750	22500	270000	283500	297675
Calf Sale			30000	30000	30000
Total Sales (A)	750	22500	300000	313500	327675
Less. Variable Expense					
Straw,Ban,Medicine etc.	220	6600	79200	83160	87318
Total variable Expense (B)	220	6600	79200	83160	87318
Contribution Margin (CM) [C=(A-B)	530	15900	190800	200340	210357
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		0	0	0	
Transportation		200	2400	2500	2600
Salary (self)		5000	60,000	60000	60000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2400	3000	3500
Total fixed Cost (D)		5400	64800	65500	66100
Net Profit (E) [C-D)		10500	126000	134840	144257
Investment Payback			24,000	24,000	24,000

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

<i>SI #</i>	<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	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,01,340	2,12,180
	Total Cash Inflow	1,76,000	2,36,180	3,56,437
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	660		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	74,660	24,000	24,000
3	Net Cash Surplus	1,01,340	2,12,180	3,32,437

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 18 Years
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

Pictures









FAMILY PICTURE

