

Proposed NU Business Name: AKLIMA DAIRY KHAMAR



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Project verified by: Md. Abadat Hossain Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKLIMA AKTER
Age	:	01/06/1999(21Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brather and 01 Sister
Address	:	Vill: Ahammadpur P.O: Ahammadpur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BEGUM LUTFUN NAHAR
(iii) Father's name	:	SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Mongol kandi, Centre #53/(Female), Member ID: 5257, Group No: 08 Member since: 05-03-2007(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 6902/-
(v) Who pays GB loan installment	:	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 And Training Info	:	05 Years Experience 05 In Running Business. He has no Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01727-944742
Mother's Contact No.	:	01877-102281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEGUM LUTFUN NAHAR 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

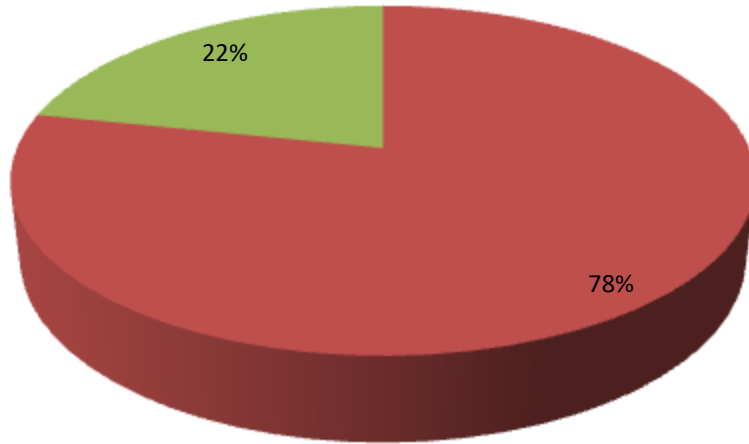
Business Name	:	AKLIMA DAIRY KHAMAR
Location	:	Ahammadpur Own House,sonagazi, Feni.
Total Investment In BDT	:	Bdt 230,000/-
Financing	:	Self BDT 180,000/- (From Existing Business)78% Required Investment Bdt,50,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	None
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cow,Milk, & others. ▪Average 40% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk & Cow	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Milk & Cow	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		3000	36000
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		6500	78000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cow	4	45,000	180,000	1	50,000	50,000	230,000
Total	4	45,000	180,000	1	50,000	50,000	230,000



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk & Cow	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Milk & Cow	750	22500	270000	283500	297675
Total Variable Expense	750	22500	270000	283500	297675
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		3000	36000	36000	36000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8500	102000	102400	102800
Net Profit (E)= [C-D]		14000	168000	176400	185220
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</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	168,000	176400	185220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148000	304400
	Total Cash Inflow	218,000	324,400	489,620
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	148,000	304,400	469,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 07Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Ahammadpur Own
House, sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







