

Proposed NU Business Name: **RABBI MINI DAIRY FIRM**



Project identification and prepared by: Md. Shaha Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUNOR RASHID
Age	:	29-03-1983(33 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Bother & 03 Sister
Address	:	Vill: Shekhar P.O: Kazi Para, Thana: Kahalu 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	:	MST MERINA BIBI
(iii) Father's name	:	MD ABDUS STTAR PRA.
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 20(Female), Member ID:1792/1 Group No: 02 Member since: 20-10-1995 (20 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 16,000, Outstanding loan: BDT: 11072
(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	:	08 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.	:	01770-355935
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MERINA BIBI joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RABBI MINI DAIRY FIRM
Location	:	Shekhar,Kazipara,Kahalu
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 90,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 18 ft= 162 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

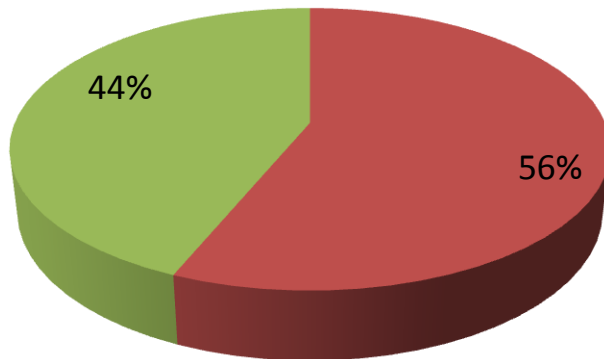
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel & Plastic item	500	15000	180000
Total sales (A)	500	15000	180000
Less Variable Exp.		0	0
Steel & plastic item	250	7500	90000
Total Variable exp. (B)	250	7500	90000
Contribution Margin CM [C= (A-B)]	250	7500	90000
less fixed exp.			0
Rent		0	0
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Mobile		200	2400
Total fixed cost (D)		5600	67200
Net Profit (E) (C-D)		1900	22800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	35000	70,000	1	70,000	70,000	140,000
Calf	1	20,000	20,000		0	0	20,000
Total	3		90,000	1		70,000	160,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 70,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	Year 3
Revenew (sales)					
Steel & Plastic Item	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
less variable Expenses		0	0	0	0
Steel & Plastic	500	15000	180000	189000	198450
Total variable Expenses (B)	500	15000	180000	189000	198450
Contribution Margin (CM)= (A-B)	500	15000	180000	189000	198450
Less Fixed Expenses			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		400	4800	5040	5292
Salary (self)		5000	60000	63000	66150
Mobile		300	3600	3780	3969
Total Fixed Cost		6000	72000	75600	79380
Net Profit (E) (C-D)		9000	108000	113400	119070
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	108000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,000	165,400
	Total Cash Inflow	178,000	193,400	284,470
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	80,000	165,400	256,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 08 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







সিদ্ধিকুল হাফিজের মন্ডির

৩নং বীরকেন্দ্রার ইউনিয়ন পরিষদ কার্যালয়

উপজেলা ও কাছাপ, জেলা ও নরসিংদী।

ড্রেড লাইসেন্স


ক্রমিক নং: 910
তারিখ: ০২/০২/১৬

সিদ্ধিকুল হাফিজের মন্ডির
স্বত্বাধীকারী: মোঃ মামুনুর রশিদ
পিতার নাম: মোঃ আব্দুল দাওয়ায়দ
মাতার নাম: মোছাঃ সৈয়দা বেগম
জন্ম তারিখ: ২৯/০৩/১৯৮৩

ড্রেড লাইসেন্সের মেয়াদ: ০২/০২/১৬


তারিখ: ০২/০২/১৬




 প্রাণীপ ব্যাংক
 হারমোনী, কাছাপ, নরসিংদী

সহজ স্বপ্নের পাশ বই

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মামুনুর রশিদ
Name: Md. Mamunur Rashid
পিতা: মোঃ আব্দুল দাওয়ায়দ
মাতা: মোছাঃ সৈয়দা বেগম
Date of Birth: 29 Mar 1983
ID NO: 1015413558511

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। কার্টা ব্যবহারকারী বাতীত অন্য কোনো শর্তাদি পালন না করে নিষ্কর্তা পোর্টাল থেকে স্বত্বাধীকারীকে অধিবেশন করা হইবে।
ঠিকানা: গ্রাম/রাঙ্গা: শেখাবার, শেখাবার, ডাকঘর: কাছাপাড়া - ০৮৬০, কাছাপ, নরসিংদী

FAMILY PICTURE

