

Proposed NU Business Name: **NURUN NAHAR DAIRY FARM**

Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUN NAHAR
Age	:	09-12-1987(29 Years)
Education, till to date	:	Class Saven
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Bagal bari; P.O: Bosemur kribi ;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. NUR BANU (ANOWARA)
(iii) Father's name	:	MD. NUR MOHUMMAD
(iv) GB member's info	:	Branch: Kaultia , Centre # 16 (Female), Member ID: 9827, Group No: 10 Member since: 01-05-2001 (15 Years) First loan: BDT 10,000/- Last Loan : 50,000 Outstanding loan: 33,580
Further Information:		
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941719170
Family's Contact No.	:	01712346704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR BANU joined Grameen Bank since 6 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NURUN NAHAR DAIRY FARM
Location	:	Salna , Gazipur
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 10 ft= 220 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow,Culf .▪Average % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop .▪Collects goods from Chowrasta ,Gazipur.▪Agreed grace period is 3 months.

Existing Projection (BDT)

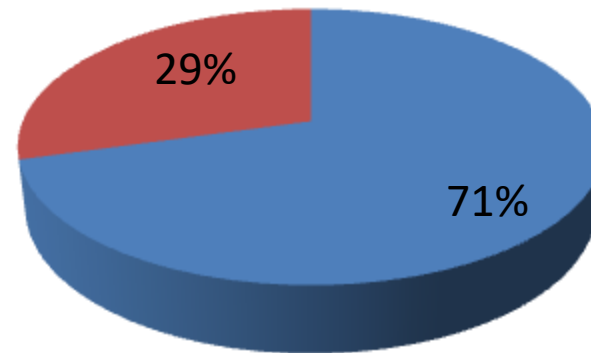
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Daily Sales(10 Litter*40=400)	400	12000	144000
		0	0
Total Sales (A)	400	12000	144000
Less Variable Expense			
Daily Sales(10 Litter*40=400)	400	12000	144000
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		5,900	70800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Cow	2	100000	100,000	200000	100,000	100,000	200,000
Culf	2	20000	40,000	0	40	0	30,000
	0	0	0	0	45	0	20,000
	0	30	0	0	0	0	0
	0	100	0	0	0	0	0
	0	40	0	0	0	0	0
	0	60	0	0	0	0	0
	0	450	0	0	450	0	0
	0	210	0	0	0	0	0
	0	105	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	32,750	0	0
	0	0	0	0	0	0	0
Total	3	0	240,000	1	0	100,000	340,000

Source of Finance

- Entrepreneur Contribution=240000
- Investors Investment=100000
- Total=340000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(15 Litter*40=600)	600	18000	216000	226800	238140
	0	0	0	0	0
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense			0		
Daily Sales(15 Litter*40=600)	600	18000	216000	226800	238140
			0		
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		6,500	78,000	79,100	80200
Net Profit (E)= [C-D]		11500	138000	147,700	157940
Investment Payback			40,000	40,000	40,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	138000	147,700	157940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98,000	205700
	Total Cash Inflow	238000	245700	363640
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	98,000	205700	323640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:0
Experience & Skill : 6 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













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पिता का नाम: श्री. राजेश कुमार
पत्नी का नाम: श्रीमती. सुनीता देवी
पता: 100/123, 456
100/123, 456
100/123, 456