

**Proposed NU Business Name: ELMA DAIRY FARM**

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Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHARMIN AKTER</b>
Age	:	09-08-1988( 29 Years)
Education, till to date	:	Class Saven
Marital status	:	<b>Married</b>
Children	:	2 Daughters
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Kamar Basulia P.O: Koddabazer ;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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. BABU KHAN</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 53 (Female), Member ID: 3705, Group No: 01 Member since: 24-05-2012( 5 Years) First loan: BDT 5,000/- Last Loan : 6,000 Outstanding loan: 5668
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	:	10 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.	:	01716769671
Family's Contact No.	:	01990145730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ELMA DAIRY FARM</b>
Location	:	Kamar basulia , Gazipur
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 68% Required Investment BDT 1,00,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 15 ft= 525 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cow,Culf .</li> <li>▪Average % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Mirzapur ,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

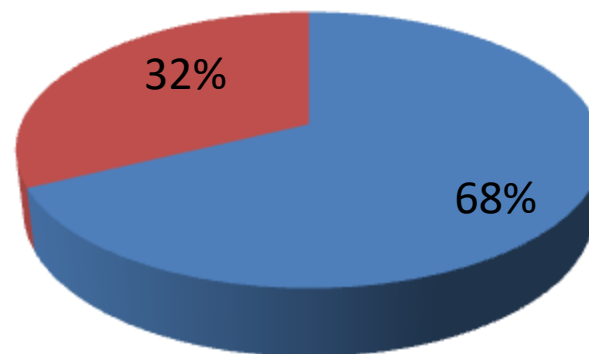
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 8 Litter*50=400)	400	12000	144000
	0	0	0
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Daily Sales( 8 Litter*50=400)	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,900	70800
<b>Net Profit (E)= [C-D]</b>		6,100	73200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	15000	0	0	3,400	0	0
Cow	1	100000	100,000	1	100,000	100,000	200,000
Culf	2	50000	100,000	0	6,000	0	100,000
Feeds	1	10000	10,000	0	4,000	0	10,000
	0	3250	0	0	3,250	0	0
	0	2800	0	0	80	0	0
	0	400	0	0	0	0	0
	0	150000	0	0	4,300	0	0
	0	50000	0	0	0	0	0
	0	1000	0	0	1,750	0	0
	0	0	0	0	1,000	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>0</b>	<b>210,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	310,000

## Source of Finance

- Entrepreneur Contribution=210000
- Investors Investment=100000
- Total=310000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Daily Sales( 12 Litter*50=600)	6000	180000	2160000	2268000	2381400
		0	0	0	0
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>			0		
Daily Sales( 12 Litter*50=600)	600	18000	216000	226800	238140
			0		
<b>Total variable Expense (B)</b>	600	18000	216000	226800	238140
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>			0		
Rent		0		0	0
Electricity bill		200	2400	2900	3400
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
<b>Total fixed cost (D)</b>		6,300	75,600	76,700	77800
<b>Net Profit (E)= [C-D]</b>		11700	140400	150,100	160340
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



## 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	100,000		
1.2	Net Profit	140400	150,100	160340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,400	210500
	<b>Total Cash Inflow</b>	240400	250500	370840
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
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	100,400	210500	330840

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:10 others:0  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

















# FAMILY PICTURE