

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ASMA BEGUM
Age	:	08-08-1983(34Years)
Education, till to date	:	Class S.S.C
Marital status	:	Married
Children	:	03 SON
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:CormordanP.O ;RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	SONAMIYA SIKDAR
(iv) GB member's info	:	Branch: Rosuniya, Centre # 15(Female), Member ID: 1121/2, Group No: 03 Member since:01/01/1992(09Years) First loan: BDT 5,000/- Existing loan :30,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	0years of business experience. : 0 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.	:	01741-328858
Family's Contact No.	:	01987-791468
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABIR DAIRY FARM
Location	:	Chormordan,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 0 /- (from existing business)0 % Required Investment BDT 50,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.▪Average % gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	0	0	0
Total Sales (A)	0	0	0
Less. Variable Expense			
caw,milk,calf etc.	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	0	0
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)		0	0
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		0	0
Total fixed Cost (D)		0	0
Net Profit (E) [C-D]		0	0

Investment Breakdown

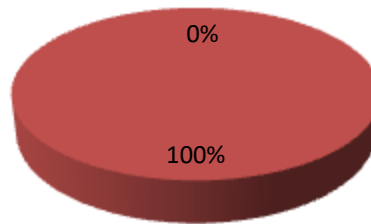
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	0	20000	0		1	50000	50,000	50,000
Total			0			50000	50,000	50,000

Source of finance

■ Entrepreneur investment 0

■ Investore investment 50,000

■ Total investment 50,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
caw,milk,calf etc.	455	13,650	163,800	171,990	180,590
Total variable Expense (B)	455	13,650	163,800	171,990	180,590
Contribution Margin (CM) [C=(A-B)	245	7,350	88,200	92,610	97,241
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D)		2,250	27,000	31,350	35,918
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	27,000	31,350	35,918
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		7,000	18,350
	Total Cash Inflow	77,000	38,350	54,268
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	7,000	18,350	34,268

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 0 Years
Own Business :0
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



