

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



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SELIM KHAN
Age	:	17-03-1990(27Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill:MandraP.O VagyakulP.S: Sreenagar,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	:	SELINA BEGUM
(iii) Father's name	:	RIPON KHAN
(iv) GB member's info	:	Branch: Vagyakul, Centre # 14(Female), Member ID: 8501, Group No: 16 Member since:01-01-2007(10Years) First loan: BDT 15,000/- Existing loan :50,000/-
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	:	03 years of business experience. : 03 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.	:	01996177542
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA KHAN joined Grameen Bank since 10 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SELIM DAIRY FARM
Location	:	Mandra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000 /- (from existing business)55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x6 ft= 36 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 VAGYAKUL. ▪Agreed grace period is 3 months.

Existing Business (BDT)

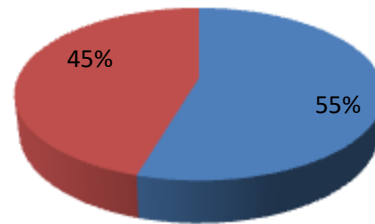
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	0	0	0
Total Sales (A)	0	0	0
Less. Variable Expense			
caw,milk,calf etc.	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	0	0
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)		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	
COX	2	30000	60000		2	25000	50,000	110,000
Total			60000			25000	50,000	110,000

Source of finance

■ Entrepreneur investment 60,000 ■ Investore investment 50,000 ■ Total investment 110,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
caw,milk,calf etc.	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	700	21,000	252,000	264,600	277,830
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000	113,400	119,070
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)		3,900	46,800	52,140	57,747
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	46,800	52,140	57,747
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		26,800	58,940
	Total Cash Inflow	96,800	78,940	116,687
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	26,800	58,940	96,687

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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



