

## Proposed NU Business Name: **SELINA DAIRY FARM**



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

Name	:	<b>MD HRIDOY</b>
Age	:	20-09-1994(23Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill:candondulP.O candondul;P.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	:	<b>SELINA BEGUM</b>
(iii) Father's name	:	<b>MD ALI HOSSEN SARN</b>
(iv) GB member's info	:	Branch: Rosuniya, Centre # 89(Female), Member ID: 9048, Group No: 03 Member since:05-01-2008(07Years) First loan: BDT 15,000/-              Existing loan :25,000/-
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	:	05years of business experience. : 05 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.	:	01933-744146
Family's Contact No.	:	01921-676746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELINA BEGUM** joined Grameen Bank since 07 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	:	<b>SELINA DAIRY FARM</b>
Location	:	Candoldul,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 280000 /- (from existing business)74 % Required Investment BDT 100,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 12 ft= 252 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

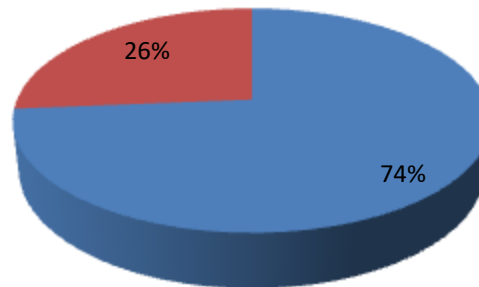
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	1,200	36,000	432,000
<b>Total Sales (A)</b>	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	840	25,200	302,400
<b>Total variable Expense (B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	4	50000	200000		2	50000	100,000	300,000
calf	4	20000	80000		0	0	0	80,000
<b>Total</b>			280000			50000	100,000	<b>380,000</b>

## Source of finance

■ Entrepreneur investment 280,000 ■ Investore investment 100,000 ■ Total investment 380,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	1,800	54,000	648,000	680,400	714,420
<b>Total Sales (A)</b>	1,800	54,000	648,000	680,400	714,420
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	1,260	37,800	453,600	476,280	500,094
<b>Total variable Expense (B)</b>	<b>1,260</b>	<b>37,800</b>	<b>453,600</b>	<b>476,280</b>	<b>500,094</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>	<b>204,120</b>	<b>214,326</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,400</b>	<b>64,800</b>	<b>65,040</b>	<b>65,292</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>129,600</b>	<b>139,080</b>	<b>149,034</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	<b>129,600</b>	<b>139,080</b>	<b>149,034</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,600	188,680
	<b>Total Cash Inflow</b>	<b>229,600</b>	<b>228,680</b>	<b>337,714</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,600</b>	<b>188,680</b>	<b>297,714</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
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





