

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



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	HAWA BEGUM
Age	:	12-06-1985(32Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill:south raggamaliyaP.O ;Tol basail 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	:	NURZAHAN BEGUM
(iii) Father's name	:	IBRAHIM SHEIKH
(iv) GB member's info	:	Branch: Esapura, Centre # 19(Female), Member ID: 3125, Group No: 02 Member since:01-01-1987-2002(15 Years) First loan: BDT 2,000/- 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	:	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.	:	01700-868522
Family's Contact No.	:	01722-830873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURZAHAN BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASRAF DAIRY FARM
Location	:	South raggamaliya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business)67 % Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9 ft x 6 ft= 54 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; ox. ▪Average 30% 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)

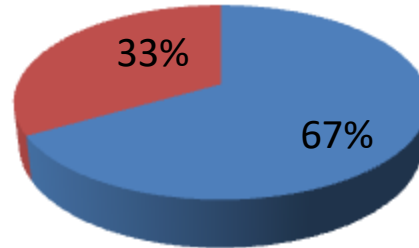
Particular	6 Month	Yearly
Revenue (sales)		
OX	160,000	320,000
Total Sales (A)	160,000	320,000
Less. Variable Expense		
OX	112,000	224,000
Total variable Expense (B)	112,000	224,000
Contribution Margin (CM) [C=(A-B)]	48000	96,000
Less. Fixed Expense		
Salary(self)	24,000	48,000
Mobile bill	600	1,200
Total fixed Cost (D)	24,600	49,200
Net Profit (E) [C-D]	23,400	46,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Box	2	50000	100000		1	50000	50,000	150,000
Total			100000			50000	50,000	150,000

Source of finance

■ Entrepreneur investment 100,000 ■ Investore investment 50,000 ■ Total investment 150,000



Financial Projection (BDT)

Particular	6 Monthly	1st Year	2nd year+5%
Revenue (sales)			
OX	189,990	379,980	398,979
Total Sales (A)	189,990	379,980	398,979
Less. Variable Expense			
OX	132,993	265,986	279,285
Total variable Expense (B)	132,993	265,986	279,285
Contribution Margin (CM) [C=(A-B)	56,997	113,994	119,694
Less. Fixed Expense			
Salary (self)	24000	48,000	48,000
Mobile bill	600	1,200	1,260
Non Cash Item			
Depreciation	0	0	0
Total Fixed Cost	24,600	49,200	49,260
Net Profit (E) [C-D)	32,397	64,794	70,434
Investment Payback		30,000	30,000

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

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
Cash Inflow		
Investment Infusion by Investor	50,000	
Net Profit	64,794	70,434
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus		34,794
Total Cash Inflow	114,794	105,228
Cash Outflow		
Purchase of Product	50,000	
Payment of GB Loan		
Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
Total Cash Outflow	80,000	30,000
Net Cash Surplus	34,794	75,228

SWOT ANALYSIS

STRENGTH

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





