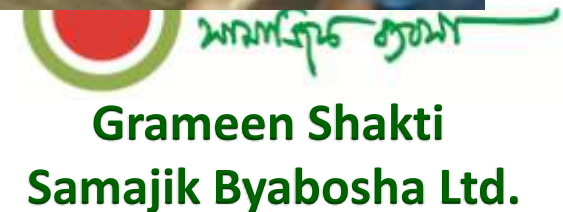


Proposed NU Business Name: **NADIM DAIRY FARM**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NADIM
Age	:	23-11-1988(29Years)
Education, till to date	:	Class 4
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill:latabdiP.O ;latabdi P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	JAMILA BEGUM
(iii) Father's name	:	AUBDUL FARHAD
(iv) GB member's info	:	Branch: Imamgonj, Centre # 21(Female), Member ID: 1986, Group No: 04 Member since:2001-2010 (09Years) First loan: BDT 2,000/- Existing loan :20,000/-
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	:	02years of business experience. : 02 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.	:	01936-748029
Family's Contact No.	:	01764-705828
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA BEGUM joined Grameen Bank since 09 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 130,000/-
Financing	:	Self BDT 80,000/- (from existing business)62 % Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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)

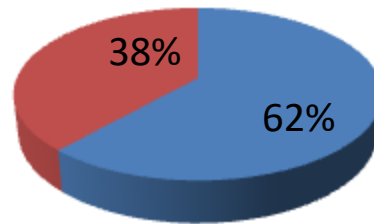
Particular	6 Month	Yearly
Revenue (sales)		
OX	110,000	220,000
Total Sales (A)	110,000	220,000
Less. Variable Expense		
OX	66000	132,000
Total variable Expense (B)	66000	132,000
Contribution Margin (CM) [C=(A-B)]	44000	88000
Less. Fixed Expense		
Salary(self)	30000	60000
Mobile bill	600	1,200
Total fixed Cost (D)	30600	61200
Net Profit (E) [C-D]	35,400	55,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	40000	80000		1	50000	50,000	130,000
Total			80000				50,000	130,000

Source of finance

■ Entrepreneur investment 80,000 ■ Investore investment 50,000 ■ Total investment 130,000



Financial Projection (BDT)

Particular	6 Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)				
OX	180,000	360,000	378,000	396,900
Total Sales (A)	180,000	360,000	378,000	396,900
Less. Variable Expense				
OX	126,000	252,000	264,600	277,830
Total variable Expense (B)	126,000	252,000	264,600	277,830
Contribution Margin (CM) [C=(A-B)]	54,000	108,000	113,400	119,070
Less. Fixed Expense				
Rent				
Electricity Bill				
Transportation				
Salary (self)	30000	60,000	60,000	60,000
Mobile bill	600	1,200	1,260	1,323
Non Cash Item				
Depreciation	0	0	0	0
Total Fixed Cost	30600	61,200	67,260	67,323
Net Profit (E) [C-D]		46,800	46,140	51,747
Investment Payback		20,000	20,000	20,000

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

SI #	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	46,140	51,747
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		26,800	52,940
	Total Cash Inflow	96,800	72,940	104,687
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	52,940	84,687

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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





