

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SANTONA BEGUM
Age	:	04-01-1981(36 Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son 02 daughters
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:west balasur P.O ;vaggokul P.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	:	LATE FALANI BEGUM
(iii) Father's name	:	LATE MD ISMAIL FAKIR
(iv) GB member's info	:	Branch: Sreenagar, Centre # 40(Female), Member ID: 4327, Group No: 02 Member since:01-05-1993-2002(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	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-965430
Family's Contact No.	:	01731-729972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEATH FALANI BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SANTONA DAIRY FARM
Location	:	Balapur,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 480,000/- (from existing business)83% Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 189 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 etc .▪Average 35% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from VAGGOKUL.▪Agreed grace period is 3 months.

Existing Business (BDT)

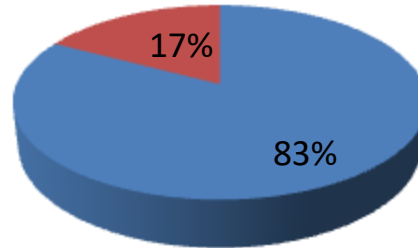
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk etc .	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
cow,milk etc .	650	19,500	234,000
Total variable Expense (B)	650	19,500	234,000
Contribution Margin (CM) [C=(A-B)	350	10,500	126,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	4	120000	480000		1	100000	100,000	580,000
Total			480000			100000	100,000	580,000

Source of finance

■ Entrepreneur investment 480,000 ■ Investore investment 100,000 ■ Total investment 580,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk etc .	1,300	39,000	468,000	491,400	515,970
Total Sales (A)	1,300	39,000	468,000	491,400	515,970
Less. Variable Expense					
cow,milk etc .	845	25,350	304,200	319,410	335,381
Total variable Expense (B)	845	25,350	304,200	319,410	335,381
Contribution Margin (CM) [C=(A-B)]	455	13,650	163,800	171,990	180,590
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
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		5,200	62,400	62,520	62,646
Net Profit (E) [C-D]		8,450	101,400	109,470	117,944
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	101,400	109,470	117,944
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		61,400	130,870
	Total Cash Inflow	201,400	170,870	248,814
2	Cash Outflow			
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
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	61,400	130,870	208,814

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





