

Proposed NU Business Name: **IMAM 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	:	IMAM HOSSEN (NIPU)
Age	:	07-06-1990(27Years)
Education, till to date	:	B.SC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 brothers 01 sister
Address	:	Vill: south rangamaniya P.O: 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	:	ALO BEGUM
(iii) Father's name	:	MD. RAMJAN ALI MAZI
(iv) GB member's info	:	Branch: Imamgong, Centre # 01(Female), Member ID: 5349, Group No: 08 Member since; 01-03-1995-1997(2015-2017)(5Years) First loan: BDT 20,000/- Existing loan : 70,000/-
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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859-516672
Family's Contact No.	:	01936-436859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALO BEGUM joined Grameen Bank since 05 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	:	IMAM DAIRY FARM
Location	:	South rosuniya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 320,000 /- (from existing business)76% Required Investment BDT 100,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 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; caw,milk,calf etc. ▪Average 40% 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)

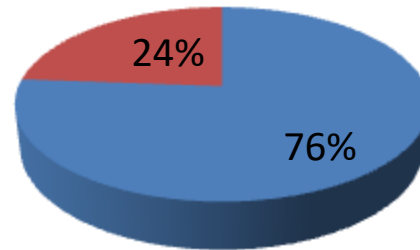
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
caw,milk,calf etc.	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D)		6,700	80,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	2	150000	300000		1	100000	100,000	400,000
CALF	1	20000	20000					20,000
Total			320000			100000	100,000	420,000

Source of finance

■ Entrepreneur investment 320,000 ■ Investore investment 100,000 ■ Total investment 420,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf 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					
caw,milk,calf etc.	910	27,300	327,600	343,980	361,179
Total variable Expense (B)	910	27,300	327,600	343,980	361,179
Contribution Margin (CM) [C=(A-B)]	390	11,700	140,400	147,420	154,791
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
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		5,300	63,600	63,780	63,969
Net Profit (E) [C-D]		6,400	76,800	83,640	90,822
Investment Payback			40,000	40,000	40,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	76,800	83,640	90,822
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		36,800	80,440
	Total Cash Inflow	176,800	120,440	171,262
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	36,800	80,440	131,262

SWOT ANALYSIS

STRENGTH

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



