

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SALMA AKTAR
Age	:	15-04-1993(24Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	01 brother 016sisters
Address	:	Vill: Mandra 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	:	FATEMA BEGUM
(iii) Father's name	:	AINAL HAQ
(iv) GB member's info	:	Branch:Vaggokul, Centre # 84(Female), Member ID: 4143, Group No: 01 Member since:01-02-2009(8Years) First loan: BDT 5,000/- Existing loan :30,000/- Outstanding loan:8325/-
Further Information:		
(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	:	07 years of business experience. : 07 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.	:	01731-144397
Family's Contact No.	:	01759-213125
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SALMA DAIRY FARM
Location	:	Vaggokul,sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000 /- (from existing business)71% Required Investment BDT 50,000/- (as equity) 29%
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; cow,milk,calf etc.▪Average 50% 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)

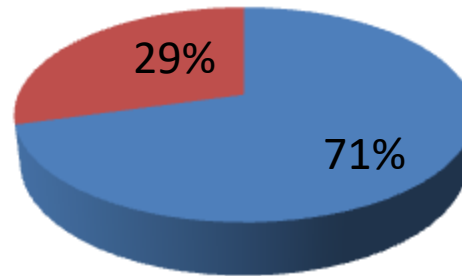
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
caw,milk,calf etc.	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)	250	7,500	90,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D)		2,400	28,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	60000	120000		1	50000	50,000	170,000
Total			120000			50000	50,000	170,000

Source of finance

■ Entrepreneur investment 120,000 ■ Investore investment 50,000 ■ Total investment 170,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
caw,milk,calf etc.	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
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		5,100	61,200	61,260	61,323
Net Profit (E) [C-D)		6,900	82,800	89,940	97,437
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	82,800	89,940	97,437
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		62,800	132,740
	Total Cash Inflow	132,800	152,740	230,177
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	62,800	132,740	210,177

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:01 Others:0
Experience & Skill : 07 Years
Own Business :07
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

