

# Proposed NU Business Name:ALIF DAIRY FARM



Project identification and prepared by: Md Mahabur rahman,  
Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ALOMGIR HOSSAIN</b>
Age	:	05-01-1994 ( 24 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Daughter 01 Son
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: jhikutia ,P.O: norilla,P.S: dhanbari Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input type="checkbox"/>	Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST.ALIA BEGUM	
(iii) Father's name	:	MD.SOYED ALI	
(iv) GB member's info	:	Branch: Chalas Centre # 53 (male), Member ID:4444 , Group No: 07 Member since: 19-10-2004-52010 (05Years)	

#### Further Information:

(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	03 years of business experience.
Own Business and Training Info	:	03years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-673687
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.SOYED ALI** joined Grameen Bank since 13 years ago. At first he took BDT 3,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	ALIF DAIRY FARM
Location	:	Jhikutia,Dhonbari,Tangail
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 230,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25ft= 250 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow etc.</li> <li>▪Average 15 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The shop is own</li> <li>▪Collects goods from .Dhonbari</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
millk	1,500	45,000	540,000
service	0	0	0
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
millk	975	29,250	351,000
<b>Total variable Expense (B)</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>108,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>81,000</b>

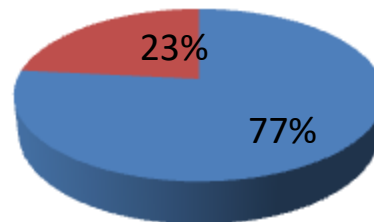
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
cow	3p	70000	210000	cow	1p	70000	70,000	280,000
cow	1p	20000	20000	cow	0	0	0	20,000
				0				0
				0	0	0	0	0
				0	0	0	0	0
				0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others				Others				0
Security of Shop								0
Machinaries			0	Machinaries			0	0
<b>Total</b>			<b>230,000</b>				<b>70,000</b>	<b>300,000</b>

## Source of Finance

■ Entrepreneur's contibution 230000

■ Investor's Investment 70000

■ Total 300000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
millk	1,800	54,000	648,000	680,400	714,420
service	0	0	0	0	0
<b>Total Sales (A)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Variable Expense</b>					
millk	1,170	35,100	421,200	442,260	464,373
<b>Total variable Expense (B)</b>	<b>1,170</b>	<b>35,100</b>	<b>421,200</b>	<b>442,260</b>	<b>464,373</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>630</b>	<b>18,900</b>	<b>226,800</b>	<b>238,140</b>	<b>250,047</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>9,085</b>	<b>109,020</b>	<b>109,671</b>	<b>110,355</b>
<b>Net Profit (E) [C-D)</b>		<b>9,815</b>	<b>117,780</b>	<b>128,469</b>	<b>139,692</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	117,780	128,469	139,692
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,780	190,249
	<b>Total Cash Inflow</b>	<b>187,780</b>	<b>218,249</b>	<b>329,941</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,780</b>	<b>190,249</b>	<b>301,941</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

