

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

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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:NAEEM HOSSEN
Age	:	30-11-1998 (18years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 03 sisters
Address	:	Vill:sauth balasur,post : 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	:	ROHIMA BEGUM
(iii) Father's name	:	AUBDUL MANNAN
(iv) GB member's info	:	Branch: vaggokul, Centre # 27 (Female), Member ID: 3359, Group No: 06 Member since: 23-01-1992 (11 Years) First loan: BDT 3,000 /-
Further Information:		Outstanding loan: 14,820/=
(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	:	06 years of business experience. : 06 years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-104850
Family's Contact No.	:	01781-831286
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAEEM DAIRY FARM
Location	:	Balalur bagan bari road,sreenagar,munshigonj
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 460,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 14 ft= 280 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, Calf, milk▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is self.▪Collects goods from balalur , sreenager.▪Agreed grace period is 3 months.

Existing Business (BDT)

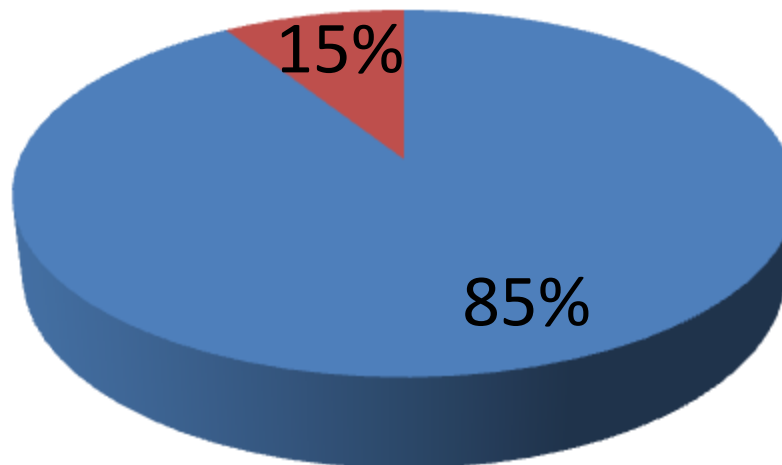
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
caw,milk,calf etc	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Mobile bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	03	120000	360000		01	80000	80000	440,000
calf	02	50000	100000					100,000
Total			460,000				80,000	540,000

Source of Finance

■ Intreprenuers contribution 460,000
 ■ Investor's Investment 80,000
 ■ Total 540,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
caw,milk,calf	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,800	69,600	70,080	70,584
Net Profit (E) [C-D)		11,000	132,000	141,600	151,680
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	132,000	141,600	151,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,000	209,600
	Total Cash Inflow	212,000	241,600	361,280
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	100,000	209,600	329,280

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:0 Others:0
Experience & Skill : 06Years
Own Business :06
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

Pictures

FAMILY PICTURE