

## Proposed NU Business Name: **NABIL DAIRY FARM**



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

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MOST LABONI AKTAR</b>
Age	:	01-04-1989(28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	01 Brothers
Address	:	Vill: GokulP.O: Gokul P.S:Bogra shadar Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST RAWSONARA</b>
(iii) Husbent's name	:	<b>MD ANOWAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Nisindara,Bogra , Centre # 47(Female), Member ID: 2871, Group No: 04 Member since: 10-04-1996(10 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Father
(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 and Training Info	:	02 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950-438013
Mother's Contact No.	:	01986-942321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST RAWSONARA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NABIL DAIRY FARM</b>
Location	:	Gokul,Gokul Bogra.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 30 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; cow, Bull,etc.</li><li>▪Average gain on 80%sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Mohasthan Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

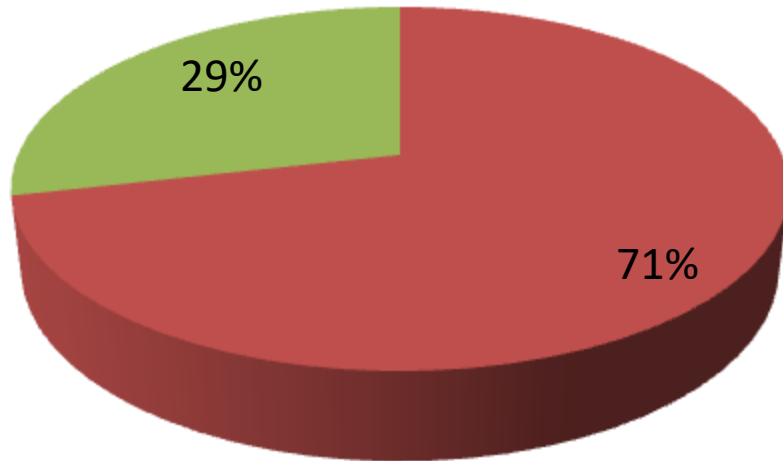
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Production	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Milk Production	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		700	8,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,400</b>	<b>88,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	5	40000	200,000	1	80,000	80,000	280,000
<b>Total</b>	<b>5</b>		<b>200,000</b>	<b>2</b>	<b>80,000</b>	<b>80,000</b>	<b>280,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Milk production	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		700	8,400	8,400	8,400
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>	<b>84,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,000</b>	<b>204,000</b>	<b>218,400</b>	<b>233,520</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	204,000	218,400	233,520
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		172,000	358,400
	<b>Total Cash Inflow</b>	<b>284,000</b>	<b>390,400</b>	<b>591,920</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,000</b>	<b>358,400</b>	<b>559,920</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience; Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Gokul,Bogra shadar,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



17/04/2017





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