

Proposed NU Business Name: **SALEHA DAIRY FIRM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU BAKAR
Age	:	09-11-1996(21Years)
Education, till to date	:	Class x
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill:west rosuniyaP.O ;RosuniyaP.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	:	SALEHA BEGUM
(iii) Father's name	:	MD HOSSEN SHEIKH
(iv) GB member's info	:	Branch: Rosuniya, Centre # 8(Female), Member ID: 1610/2, Group No: 08 Member since:01-05-2003(08Years) First loan: BDT 5,000/- Existing loan :25,000/-
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	:	03years of business experience. : 03 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.	:	01733-446325
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA 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	:	SALEHA DAIRY FIRM
Location	:	West rosuniya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/- (from existing business)67 % Required Investment BDT 40,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 216 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 25% 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)

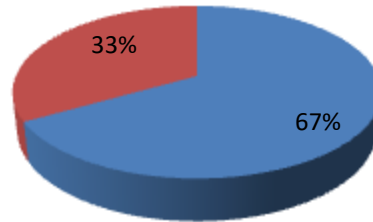
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
caw,milk,calf etc.	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		2,300	27,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	1	80000	80000		1	40000	40,000	120,000
Total			80000			40000	40,000	120,000

Source of finance

■ Entrepreneur investment 80,000 ■ Investore investment 40,000 ■ Total investment 120,000



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					
Electricity Bill		100	1,200	1,260	1,323
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		5,200	62,400	62,520	62,646
Net Profit (E) [C-D]		6,800	81,600	88,680	96,114
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	81,600	88,680	96,114
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		65,600	138,280
	Total Cash Inflow	121,600	154,280	234,394
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	65,600	138,280	218,394

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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







