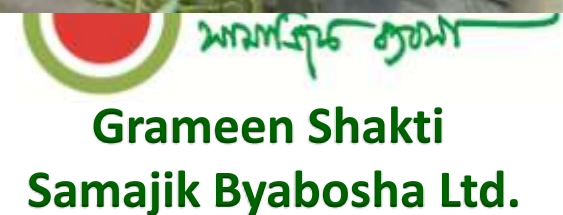


Proposed NU Business Name: **AHIDUL DAIRY FARM**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AHIDUL MUNSI
Age	:	05-08-1983(34Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill:north balasurP.O ;vagyakulP.S: Sireenagar,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	:	MAMOTAZ
(iii) Father's name	:	SHAH ALAM MUNSI
(iv) GB member's info	:	Branch: Vagyakul, Centre # 20(Female), Member ID: 4023/1, Group No: 07 Member since:01-02-1998(10Years) First loan: BDT 5,000/- Existing loan :20,000/-
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	:	08years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01637-200540
Family's Contact No.	:	01777394724
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ joined Grameen Bank since 10 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	:	AHIDUL DAIRY FARM
Location	:	North balasur,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 470,000/- (from existing business)82 % Required Investment BDT 100,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
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 20% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from VAGYAKUL. ▪Agreed grace period is 3 months.

Existing Business (BDT)

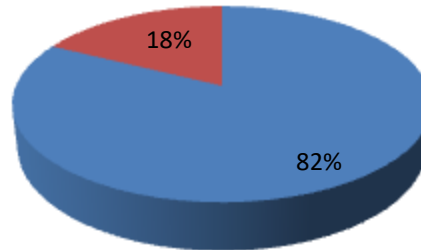
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
caw,milk,calf etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	7	50000	350000		2	50000	100,000	450,000
calf	6	20000	120000		0	0	0	120,000
Total			470000			50000	100,000	570,000

Source of finance

■ Entrepreneur investment 470,000 ■ Investore investment 100,000 ■ Total investment 570,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
caw,milk,calf etc.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,400	64,800	65,040	65,292
Net Profit (E) [C-D]		9,600	115,200	123,960	133,158
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	115,200	123,960	133,158
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,200	159,160
	Total Cash Inflow	215,200	199,160	292,318
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	75,200	159,160	252,318

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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





