


Proposed NU Business Name: **AL AMIN DAIRY FIRM**



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


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HAMIDA
Age	:	04-08-1982(35 years)
Education, till to date	:	S,S.C
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brother 05 sisters
Address	:	Vill: mandra P.O ;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	:	NURJAHAN BEGUM
(iii) Father's name	:	MD,SAIDUR RAHMAN LINKON (HUSBAND)
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14(Female), Member ID: 2457, Group No: 04 Member since:01-01-1993(07Years) First loan: BDT 4,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	01years of business experience. : 01 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.	:	01776-725992
Family's Contact No.	:	01726-255857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN DAIRY FIRM
Location	:	Mandra bepary bari,vaggokul, sreenagar.munshigonj.
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/- (from existing business)80 % Required Investment BDT 100,000/- (as equity)20%
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)

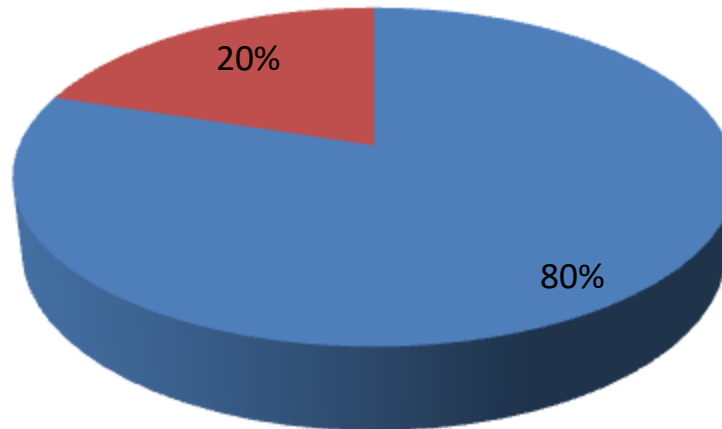
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk,calf etc.	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
cow,milk,calf etc.	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	3	120000	360000		1	100000	100,000	460,000
CALF	2	20000	40000		0	0	0	40,000
Total			400000			100000	100,000	500,000

Source of finance

■ Entrepreneur investment 400,000 ■ Investore investment 100,000 ■ Total investment 500,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk,calf etc.	2,200	66,000	792,000	831,600	873,180
Total Sales (A)	2,200	66,000	792,000	831,600	873,180
Less. Variable Expense					
cow,milk,calf etc.	1,760	52,800	633,600	665,280	698,544
Total variable Expense (B)	1,760	52,800	633,600	665,280	698,544
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400	166,320	174,636
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
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		5,300	63,600	63,780	63,969
Net Profit (E) [C-D)		7,900	94,800	102,540	110,667
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	94,800	102,540	110,667
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,800	117,340
	Total Cash Inflow	194,800	157,340	228,007
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	54,800	117,340	188,007

SWOT ANALYSIS

STRENGTH

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





