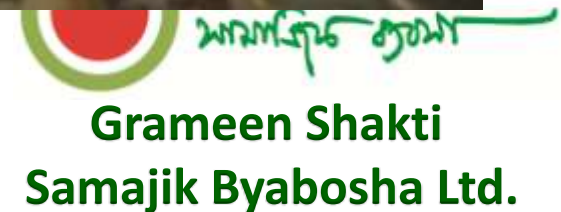


## Proposed NU Business Name: **ELIAS DAIRY FARM**



Project identification and prepared by: Md. Moshiur Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MOHAMMAD ELIAS SHEIKH</b>
Age	:	01-10-1983(34Years)
Education, till to date	:	Class i
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	03 Brothers 03 sisters
Address	:	Vill:south tajpur P.O ;TajpurP.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	:	<b>AMENA KHATUN</b>
(iii) Father's name	:	<b>MD HAZRAT ALI</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 10(Female), Member ID: 2348, Group No: 03 Member since:01-01-1994-2001 (07Years) 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	:	05 years of business experience. : 05 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.	:	01904-516831
Family's Contact No.	:	01923-851656
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA KHATUN** joined Grameen Bank since 07 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	:	<b>ELIAS DAIRY FARM</b>
Location	:	South tajpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business)70 % Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 6 ft= 48 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li> <li>▪Average 25% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

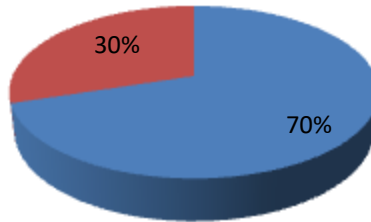
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	1,000	30,000	360,000
<b>Total Sales (A)</b>	1,000	30,000	360,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	650	19,500	234,000
<b>Total variable Expense (B)</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	2	70000	140000		1	60000	60,000	200,000
<b>Total</b>			140000			60000	60,000	<b>200,000</b>

## Source of finance

■ Entrepreneur investment 140,000   ■ Investore investment 60,000   ■ Total investment 200,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1,500	45,000	540,000	567,000	595,350
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	975	29,250	351,000	368,550	386,978
<b>Total variable Expense (B)</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>	<b>368,550</b>	<b>386,978</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>	<b>208,373</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,200</b>	<b>62,400</b>	<b>62,520</b>	<b>62,646</b>
<b>Net Profit (E) [C-D)</b>		<b>10,550</b>	<b>126,600</b>	<b>135,930</b>	<b>145,727</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>126,600</b>	<b>135,930</b>	<b>145,727</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,600	214,530
	<b>Total Cash Inflow</b>	<b>186,600</b>	<b>238,530</b>	<b>360,257</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,600</b>	<b>214,530</b>	<b>336,257</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



