

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYON GAJI
Age	:	17-01-1996(21Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Daniya para P.O ;Rosuniy P.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	:	KHODEJA BEGUM
(iii) Father's name	:	AUBDUL KADER GAJI
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 10(Female), Member ID: 2481, Group No: 04 Member since:01-02-1993-2001(08Years) First loan: BDT 2,000/- Existing loan :10,000/-
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	:	03 years 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.	:	01996-027229
Family's Contact No.	:	01712-921844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khodeja begum joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAYON DAIRY FARM
Location	:	Daniya para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/- (from existing business)83 % Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9ft x 6 ft= 54 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 60% 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)

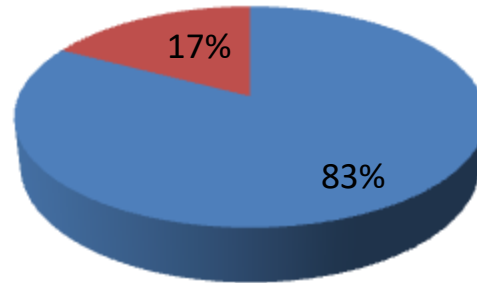
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow,milk, calf etc.	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Cow,milk, calf etc.	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
Mobile bill		100	1,200
Total fixed Cost (D)		4,100	49,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	120000	240000		1	50000	50,000	290,000
Total			240000			50000	50,000	290,000

Source of finance

■ Entrepreneur investment 240,000 ■ Investore investment 50,000 ■ Total investment 290,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow,milk, calf etc.	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Cow,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)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,100	49,200	49,260	49,323
Net Profit (E) [C-D)		13,900	166,800	177,540	188,817
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	166,800	177,540	188,817
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,800	304,340
	Total Cash Inflow	216,800	324,340	493,157
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	146,800	304,340	473,157

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:01 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





