

# Proposed NU Business Name: NABILA MOTSHO KHAMAR AND DAIRY FARM



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Donbari tangail

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

Name	:	<b>MD.NANNU MIA</b>
Age	:	01-01-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Girls
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Koya P.O: D kenduaP.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	<b>MST. FATEMA BEGUM</b>
(iii) Father's name	:	<b>MD. AB: ROSHID</b>
(iv) GB member's info	:	Branch: kandua , Centre # 50(female), Member ID: 8050, Group No: 06 Member since: 2012 -2017(05Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 20000 Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(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 and Training Info	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-072008
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA BEGUM** Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

## Proposed Nobin Udyokta Business Info

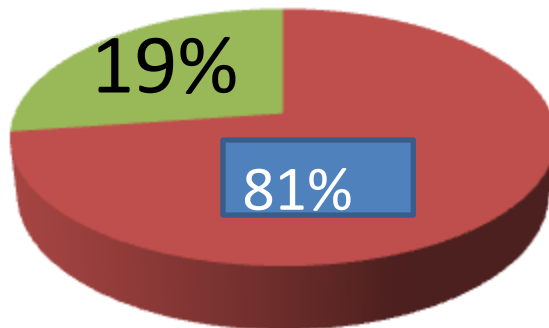
Business Name	:	<b>NABILA MOTSHO KHAMAR AND DARIY FARM</b>
Location	:	kandua Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 370,000
Financing	:	Self BDT 300,000(from existing business) 81% Required Investment BDT 70,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13ft x 6 ft= 78 Square ft
Security of the shop	:	Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; millk,fish Etc.</li><li>▪Average 60% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
millk fish	2,000	60,000	720000
<b>Total Sales (A)</b>	2,000	60,000	720000
<b>Less. Variable Expense</b>			
millk fish	800	24,000	288000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	800	24,000	288000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36,000	432000
<b>Less. Fixed Expense</b>			
Rent		12000	144,000
Electricity bill		400	4,800
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>20,200</b>	<b>242,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW fish	02p	80000	1600,000			70,000	230,000
			140.000				140,000
							0
							0
							0
							0
							0
			0				
Security			0				0
<b>Total</b>			<b>300,000</b>			<b>70,000</b>	<b>370,000</b>



**Entrepreneur**  
**Investment:300,000**  
**Investor Investment:70,000**  
**Total Investment:370,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
millk fish	2,500	75,000	900,000	945,000	
<b>Total Sales (A)</b>	2,500	75,000	900,000	945,000	
<b>Less. Variable Expense</b>					
millk fish	1,000	30,000	360,000	378,000	
<b>Total variable Expense(B)</b>	1,000	30,000	360,000	378,000	
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45,000	540,000	567,000	
<b>Less. Fixed Expense</b>					
Rent		12000	144,000	144,000	
Electricity bill		400	4,800	4,900	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		1000	1,000	1,000	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>20,700</b>	<b>237,400</b>	<b>238,500</b>	
<b>Net Profit (E) [C-D]</b>		<b>24,300</b>	<b>302,600</b>	<b>328,500</b>	
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>	



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	302,600	328,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		260,600
	<b>Total Cash Inflow</b>	<b>372,600</b>	<b>589,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>260,600</b>	<b>547,100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 Years  
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

Pictures





















# FAMILY PICTURE