

Proposed NU Business Name: **NAYON DAIRY**



Project identification and prepared by: Md Belal Hossain  
Chagal naiya, feni

Project verified by: Abadat Hossain



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>NURUL ISLAM</b>
Age	:	20/12/1985 ( 33Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: West Pathan nager P.O: Pathan nagar P.S: Chagalniya , Dist: Feni.
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	<b>NUR JAHAN BEGUM</b>
(ii) Mother's name	:	<b>TAJUL ISLAM</b>
(iii) Father's name	:	Branch: Pathan nagar , Centre # 5 (Female),
(iv) GB member's info	:	Member ID:1622/1, Group No: 02 Member since: 05-03-1990-2010 (6 Year) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 000/-
Further Information:		Mother
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01752-511223
Mother's Contact No.	:	01829-249019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUR JAHAN BEGUM** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

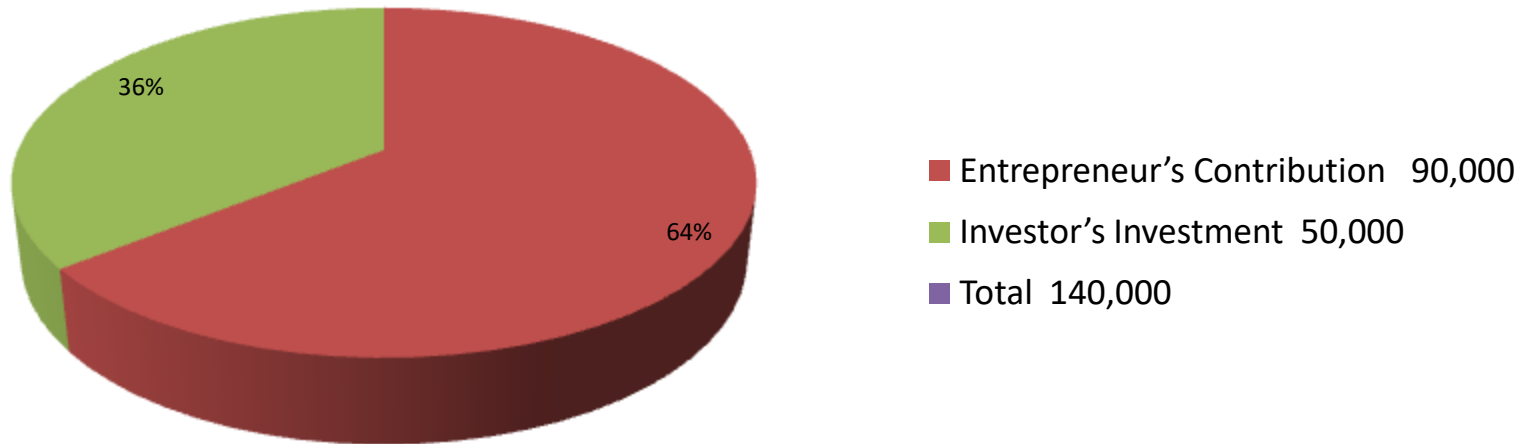
Business Name	:	<b>NAYON DAIRY</b>
Location	:	West pathan gar ,Chagalnaiya, Feni.
Total Investment In BDT	:	BDT 1,40,000 /-
Financing	:	Self BDT 90,000/- (From Existing Business) 64% Required Investment Bdt,50,000(as Equity) 36%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 250 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like cow,bull,etc.</li> <li>▪Average 25% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 5 Employee.</li> <li>▪He Is Doing His Business In own Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
cow,bull,etc	1700	51000	612000
	0	0	0
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
cow,bull,etc	1360	40800	489600
<b>Total Variable Expense</b>	<b>1360</b>	<b>40800</b>	<b>489600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>340</b>	<b>10200</b>	<b>122400</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4200</b>	<b>50400</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cow	1	50,000	50,000	1	50,000	50,000	100,000
bull	1	40,000	40,000	0	0	0	40,000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>2</b>	<b>90000</b>	<b>90,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>140,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cow,bull,etc	2200	66000	792000	831600	873180
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>831600</b>	<b>873180</b>
<b>Less Variable Expense (B)</b>					
cow,bull,etc	1760	52800	633600	665280	698544
<b>Total Variable Expense</b>	<b>1760</b>	<b>52800</b>	<b>633600</b>	<b>665280</b>	<b>698544</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13200</b>	<b>158400</b>	<b>166320</b>	<b>174636</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72580</b>	<b>73169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7200</b>	<b>86400</b>	<b>90720</b>	<b>95256</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	<b>Total Cash Inflow</b>	<b>136,400</b>	<b>157,120</b>	<b>232,376</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,400</b>	<b>137,120</b>	<b>212,376</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; West pathan gar  
,Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









