

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



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Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ALOMGIR HOSSAIN
Age	:	10/06/1988(30years)
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	1 son1dother
No. of siblings:	:	02 brother 1 sister
Address	:	Vill: Shina boha P.O: Bashkhali P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	LIT SOFDHUL HOSSAN
(iv) GB member's info	:	Branch:shana boha Bousha touli, Centre # 63/M (Female), Member ID:5881/1, Group No: 06 Member since: 01-02-2002(16Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 80000-, Outstanding loan 8980
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-908919
Mother's Contact No.	:	01775-220604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 16 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

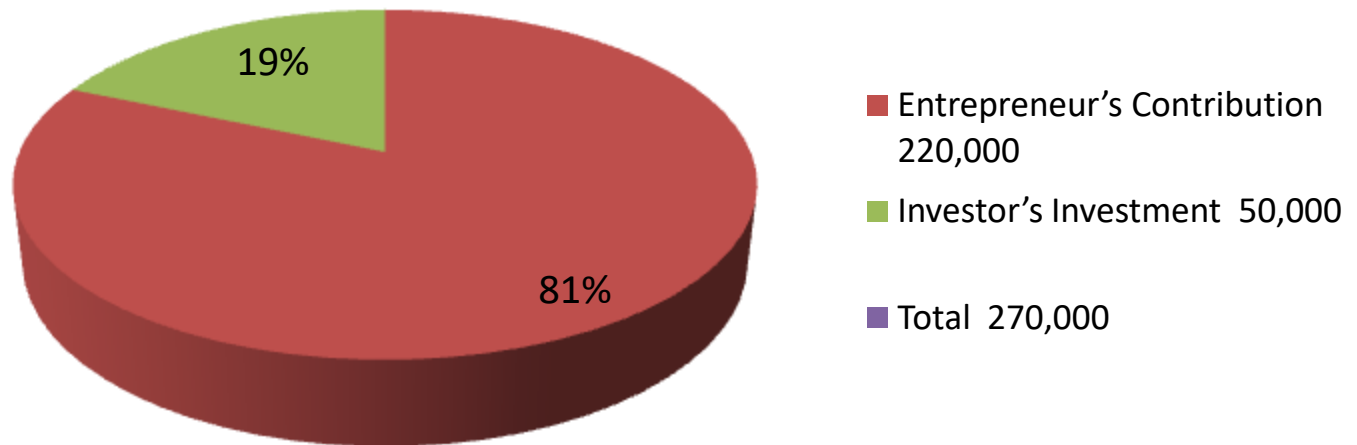
Business Name	:	ALOMGIR DAIRY FARM
Location	:	Shana baha,Bosha Thla,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 270,000
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50000/-(as equity)19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 7 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow,milk	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Cow,milk	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50000	100,000	1	50000	50000	150000
ox	2	60,000	120,000				120000
	4	110000	220000	1	50000	50000	270000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,milk	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Cow,milk	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		00	00	00	00
Electric Bill		520	6240	6552	6879
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6300	6615
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6000	6000
Total Fixed Cost (D)		7670	92040	93252	94524
Net Profit (E)= [C-D]		6730	80760	88188	95988
Investment Pay Back			20000	20000	20000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	80760	84798	89037
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	95988
	Total Cash Inflow	130760	172986	185025
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000		20000
3	Net Cash Surplus	60760	152986	165025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

