

Proposed NU Business Name: **Alomgir Dairy Farm**



Project identification and prepared by: Orjun kumar Shill,
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Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Najmul Dewan
Age	:	26-12-1988 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Borua , P.O: Borua , P.S: Khilkhet , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Chondro Banu
(iii) Father's name	:	Md. Nur Islam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 75/2 (Female), Member ID:5488 /1 , Group No: 03 Member since: 01-04-2013 (5 Years) First loan: BDT = 10,000 /- Last Loan= 100,000/- Outstanding loan:= 55,000/-
Further Information:		
(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 & 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	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01632-767503
Family's Contact No.	:	01981-494490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Chondro Banu joined Grameen Bank since 05 years ago. At first she took BDT 10,000 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	:	Borua,Borua,Khilkhet ,Dhaka
Total Investment in BDT	:	BDT 10,50,000/-
Financing	:	Self BDT 9,50,000/- (from existing business) 90% Required Investment BDT 100,000/- (as equity) 10 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Cow,Oxe, etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing Two employee.▪The shop is Owner .▪Collects goods from Pabna,Manikgonj .▪Agreed grace period is 3 months.

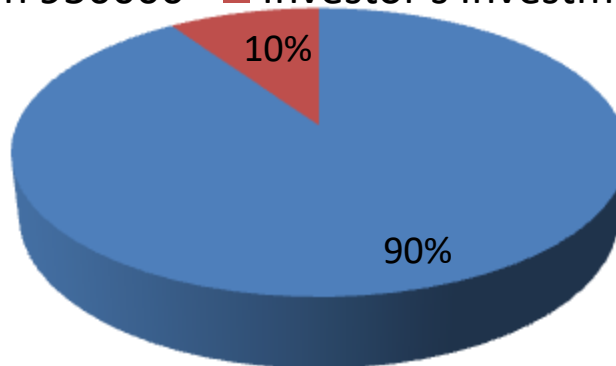
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	3,900	117,000	1,404,000
	0	0	0
Total Sales (A)	3,900	117,000	1,404,000
Less. Variable Expense			
Milk	2,730	81,900	982,800
Total variable Expense (B)	2,730	81,900	982,800
Contribution Margin (CM) [C=(A-B)]	1,170	35,100	421,200
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		20,000	240,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		27,700	332,400
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	4	200000	800000	Cow	1	100000	100000	900,000
Ox	2	50000	100000					100,000
Basur	2	25000	50000					50,000
								0
								0
								0
								0
								0
								0
								0
								0
Others			0	Others			0	0
Total			950,000				100,000	1,050,000

Source of Finance

■ Entrepreneur's contibution 950000
 ■ Investor's Investment 100000
 ■ Total 1050000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	4,500	135,000	1,620,000	1,701,000	1,786,050
0	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		210	2,520	2,646	2,778
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		20,000	240,000	252,000	264,600
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		28,010	336,120	349,926	364,422
Net Profit (E) [C-D]		12,490	149,880	160,374	171,393
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	149,880	160,374	171,393
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		109,880	230,254
	Total Cash Inflow	249,880	270,254	401,647
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	109,880	230,254	361,647

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Own Business : 05 Years
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

Pictures









FAMILY PICTURE

