

# Proposed NU Business Name: SETU ADORSHO DAIRY FIRM



Project identification and prepared by: Md Salah Uddin ,  
Elenga Unit, Tangail

Project verified by: Modon Kumar Biswas



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

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

Name	:	<b>Md. Imran Ali</b>
Age	:	01-01-1994 ( 25Years)
Education, till to date	:	BSS
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Luhuria ,P.O: Nagorbary ,P.S: Kalihaty, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Adury Begum
(iii) Father's name	:	Md. Arshed Ali
(iv) GB member's info	:	Branch: Nagorbari, Centre # 50 (Female), Member ID: 7081 , Group No: 39 Member since: 15-03-1988 ( 30 Years) First loan: BDT = 2000/- Last Loan = 40000/-
<b>Further Information:</b>	:	Outstanding loan:= 22400 /-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	05 years of business experience.
Own Business and Training Info	:	05 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.	:	01740-964405
Family's Contact No.	:	01711-513108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Arshed Ali** joined Grameen Bank since 30 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

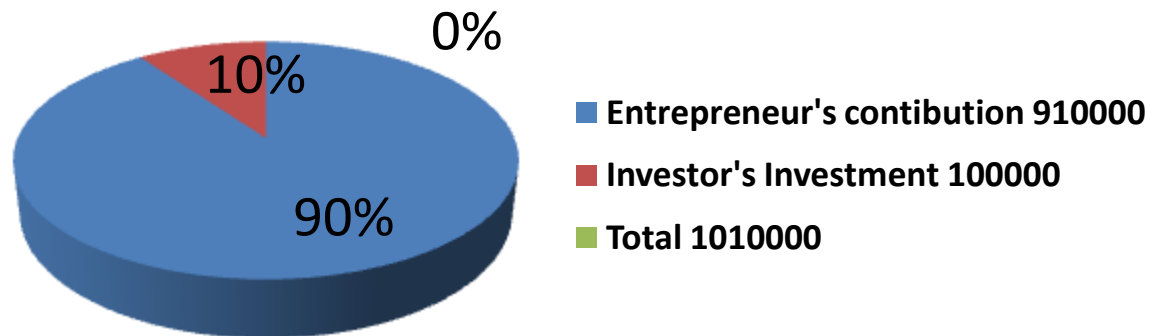
Business Name	:	Setu Adorsho Dairy Firm
Location	:	Luhuria Bazar, Palima, Nagorbari
Total Investment in BDT	:	BDT 1010,000/-
Financing	:	Self BDT 910,000/- (from existing business) 90 % Required Investment BDT 100,000/- (as equity) 10 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	25 ft x 50 ft= 1250 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Cow, Ox, Calf etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>two</b> employee.</li> <li>▪The shop isnot rented .</li> <li>▪Collects goods from .Bhuapur</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Farm	3,800	114,000	1,368,000
<b>Total Sales (A)</b>	<b>4,300</b>	<b>129,000</b>	<b>1,548,000</b>
<b>Less. Variable Expense</b>			
Farm	3,540	106,200	1,274,400
<b>Total variable Expense (B)</b>	<b>3,540</b>	<b>106,200</b>	<b>1,274,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		600	7,200
Transportation		1000	12,000
Salary (self)		6,000	72,000
Salary (staff)		9,000	108,000
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>17,100</b>	<b>205,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	5	50000	250000	Cow	1	100000	100,000	350,000
ox	2	200000	400000				0	400,000
Calf	5	20000	100000				0	100,000
Cattle	4	40000	160000				0	160,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others			0	Others			0	0
Secuirity of Shop			0					0
								0
<b>Total</b>			<b>910,000</b>				<b>100,000</b>	<b>1,010,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Farm	4,700	141,000	1,692,000	1,776,600	1,865,430
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,700</b>	<b>141,000</b>	<b>1,692,000</b>	<b>1,776,600</b>	<b>1,865,430</b>
<b>Less. Variable Expense</b>					
Farm	3,760	112,800	1,353,600	1,421,280	1,492,344
<b>Total variable Expense (B)</b>	<b>3,760</b>	<b>112,800</b>	<b>1,353,600</b>	<b>1,421,280</b>	<b>1,492,344</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>940</b>	<b>28,200</b>	<b>338,400</b>	<b>355,320</b>	<b>373,086</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		660	7,920	8,316	8,732
Transportation		1,100	13,200	13,860	14,553
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		9,000	108,000	108,000	108,000
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>17,295</b>	<b>207,540</b>	<b>208,917</b>	<b>210,363</b>
<b>Net Profit (E) [C-D]</b>		<b>10,905</b>	<b>130,860</b>	<b>146,403</b>	<b>162,723</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>	100,000		
1.1	Cash Inflow	130,860	146,403	162,723
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		90,860	197,263
1.4	Depreciation (Non cash item)	<b>230,860</b>	<b>237,263</b>	<b>359,986</b>
	Opening Balance of Cash Surplus			
<b>2</b>	<b>Total Cash Inflow</b>	100,000		
2.1	Cash Outflow			
2.2	Purchase of Product	40,000	40,000	40,000
2.3	Payment of GB Loan	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
	Investment Pay Back (Including Ownership Tr. Fee)	<b>90,860</b>	<b>197,263</b>	<b>319,986</b>
<b>3</b>	<b>Total Cash Outflow</b>	100,000		

# SWOT ANALYSIS

## **S**TRENGTH

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

