

Proposed NU Business Name: **M/S SALEHA DAIRY FARM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALAK MIA
Age	:	10-03-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother 1 Sisters
Address	:	Vill: Telehata ,P.O: Sonarai.P.S: Gabtoli Dist: Bogra.
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 Saleha Begum
(iii) Father's name	:	Md Abdul Sattar
(iv) GB member's info	:	Branch: Sonarai.Gabtoli Centre # 06(Female), Member ID: 1954, Group No: 06 Member since: 21-10-2013 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: Nill
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-040468
Mother's Contact No.	:	01755-982490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most SALEHA BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SALEHA BEGUM
Location	:	Telehata,Gabtolli,Bogra.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None one employee will be appointed.▪The shop is own▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Electronics items	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	70,000	70,000	140,000
Cow child	2	40000	80,000	0	0	0	80,000
Total	3	0	150000	1	70000	70000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Grocery items	280	8,400	100,800	105,840	111,132
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		6,800	81,600	89,160	97,098
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	81,600	89,160	97,098
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,600	114,760
	Total Cash Inflow	151,600	142,760	211,858
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	53,600	114,760	183,858

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

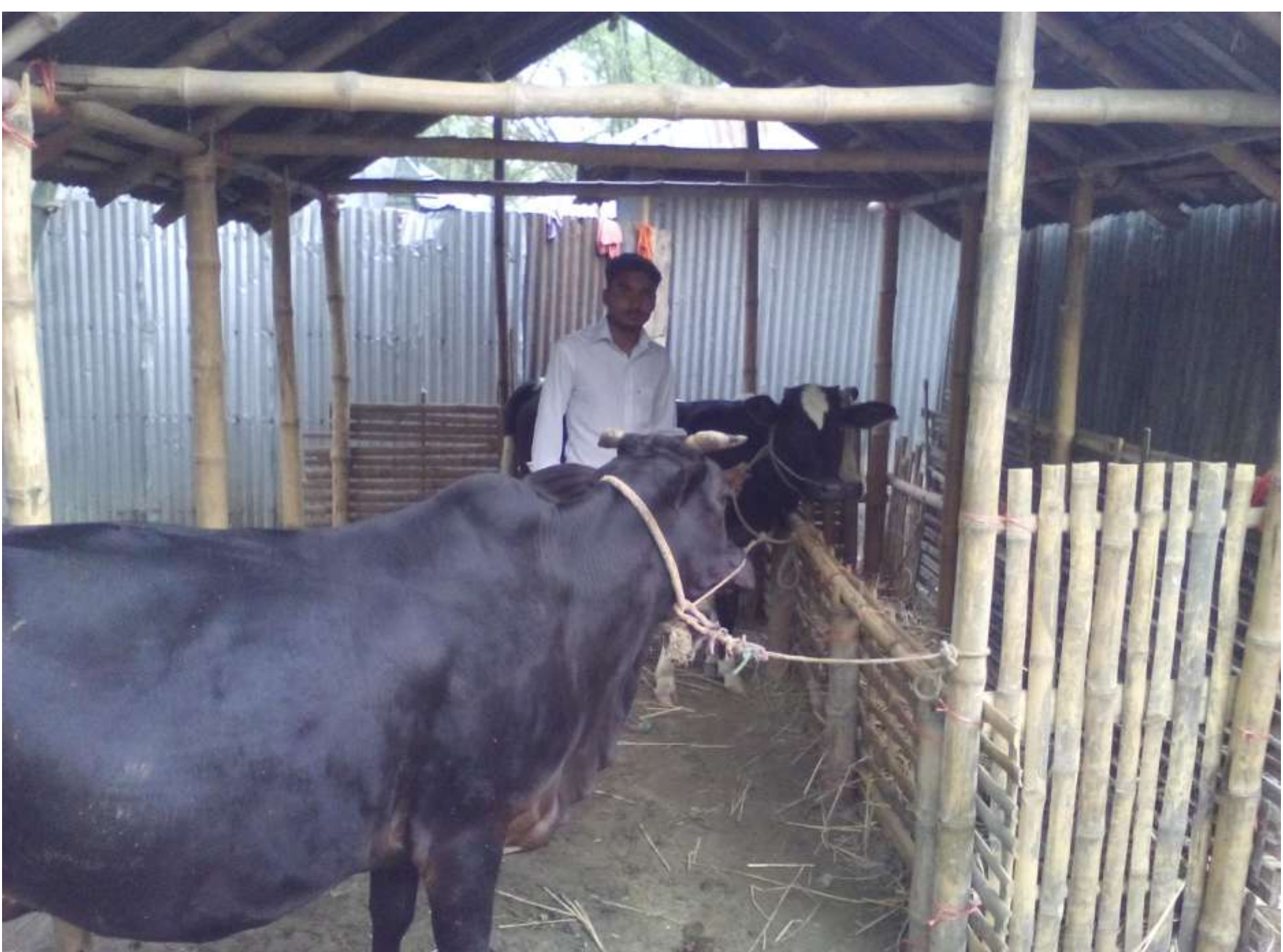
THREATS

Theft
Fire
Political unrest

Pictures















Family Picture



Family Picture

