

Proposed NU Business Name: ABID RAHMAN (SAMI) DAIRY FARM



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST SAMMI KHATUN
Age	:	03-09-1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	02 Sisters,02 Brothers
Address	:	Vill: Dhawa cola,P.O: Gokul P.S:Bogra shadar 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 ANGURA BIBI
(iii) Husbent's name	:	MD MAMUNUR RASHID
(iv) GB member's info	:	Branch: Roy Nogar ,Sibgonj , Centre # 43(Female), Member ID: 6282, Group No: 04 Member since: 02-04-2007 (07 Years) First loan: BDT 15,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan:Nil
(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	:	02 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-788837
Mother's Contact No.	:	01956-397591
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ANGURA BIBI joined Grameen Bank since 07 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABID RAHMAN (SAMI) DAIRY FARM
Location	:	Dhawacola ,Gokul, Bogra.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 130,000/-(from existing business) 69% Required Investment BDT 60,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 9 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; cow, Bull,etc.▪Average gain on 85%sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Mohasthan Bazer, Bogra▪Agreed grace period is 3 months.

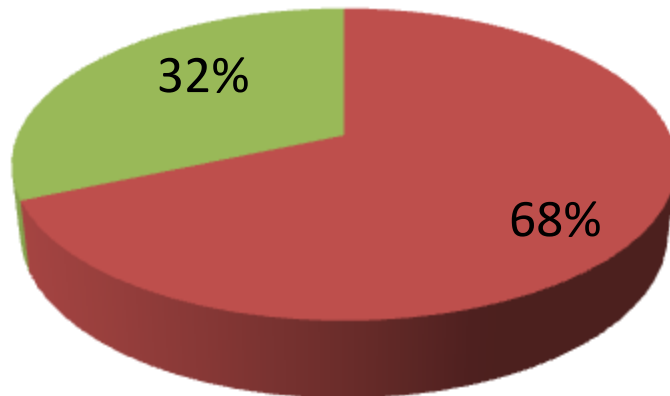
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	340	10,200	122,400
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	90000	90,000	1	60,000	60,000	150,000
Bull	1	40000	40,000	0	0	0	40,000
Total	2		130,000	2	60,000	60,000	190,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 60,000
- **Total 190,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600	192,780	202,419
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,000	12,000	12,000	12,000
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)		6,600	79,200	79,200	79,200
Net Profit (E) [C-D]		8,700	104,400	113,580	123,219
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	104,400	113,580	123,219
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		80,400	169,980
	Total Cash Inflow	164,400	193,980	293,199
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	80,400	169,980	269,199

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience; Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dhawa cola, Gokul, Bogra
shadar, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



17/04/2017



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