

Proposed NU Business Name: **AL ZAHARA DAIRY FARM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST FOWZIA KHATUN
Age	:	08-09-1990(27 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister,01 Brother
Address	:	Vill: Mothura P.O: Chadmuhahat 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	:	MST NURUN NAHAR BEGUM
(iii) Houseband's name	:	A S M LIMON
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 63(Female), Member ID: 5323/1, Group No: 04 Member since: 20-02-2002(15 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 12,000/-, Outstanding loan:11736/-
(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	:	2 years . He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-922908
Houseband's Contact No.	:	01736-428937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NURUN NAHAR BEGUM joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL ZAHARA DAIRY FARM
Location	:	Vill: Mothura P.O: Chadmuhahat P.S:Bogra shadar Dist: Bogra
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 90,000/-(from existing business) 69% Required Investment BDT 80,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Milk sales.▪Average gain on 80%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.

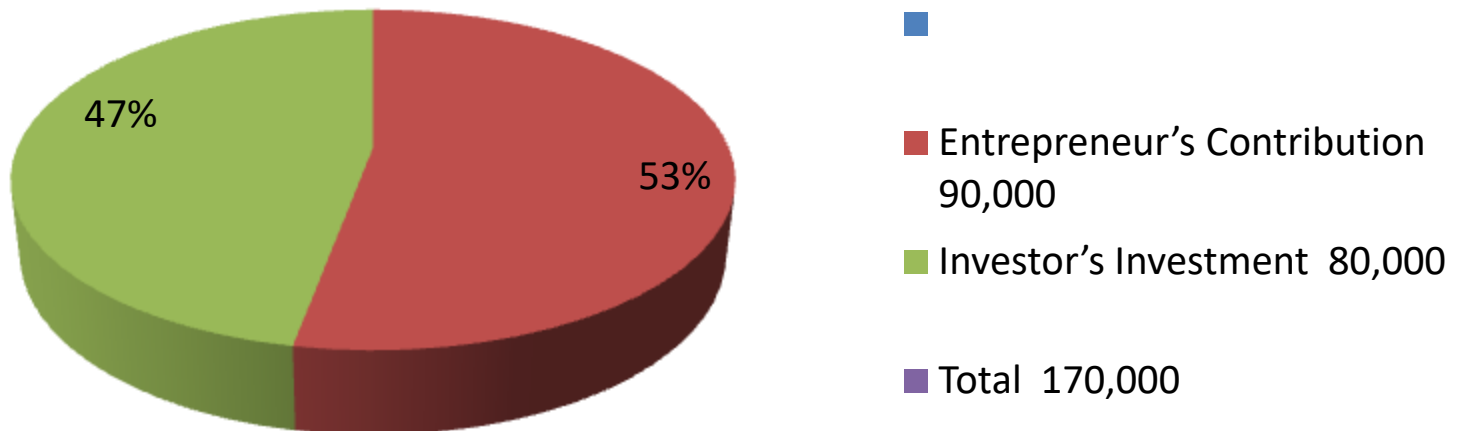
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Production cost	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
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]		600	7,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	80,000	80,000	150,000
Heifer	1	20000	20,000	0	0	0	20,000
Total	2		90,000	1	80000	80,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sales	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Production cost	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
House rant		-	0	0	0
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
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
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]		5,400	64,800	72,000	79,560
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	64,800	72,000	79,560
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32,800	72,800
	Total Cash Inflow	144,800	104,800	152,360
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	32,800	72,800	120,360

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 Vill: Mothura P.O:
Chadmuhahat P.S:Bogra shadar Dist:
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family Picture

