

Proposed NU Business Name: **AL-AMIN DAIRY FARM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	AL-AMIN
Age	:	01-12-1992(24years)
Education, till to date	:	M.B.A (student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 04 sisters
Address	:	Vill:North balasur,post : vaggokul,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAWSANARA BEGUM
(iii) Father's name	:	MOSLEM AKANDA
(iv) GB member's info	:	Branch: vaggokul, Centre # 11 (Female), Member ID: 4732, Group No: 07 Member since: 12-07-1988(07Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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	:	012 years of business experience. : 12years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-086382
Family's Contact No.	:	01938-169162
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSANARA BEGUM joined Grameen Bank since 07 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	:	AL-AMIN DAIRY FARM
Location	:	North balasur baniya bari.
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 470,000/- (from existing business) 82% Required Investment BDT 100,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 14 ft= 350 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, milk▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The farm is self.▪Collects goods from madbor chor hat, sreenager.▪Agreed grace period is 3 months.

Existing Business (BDT)

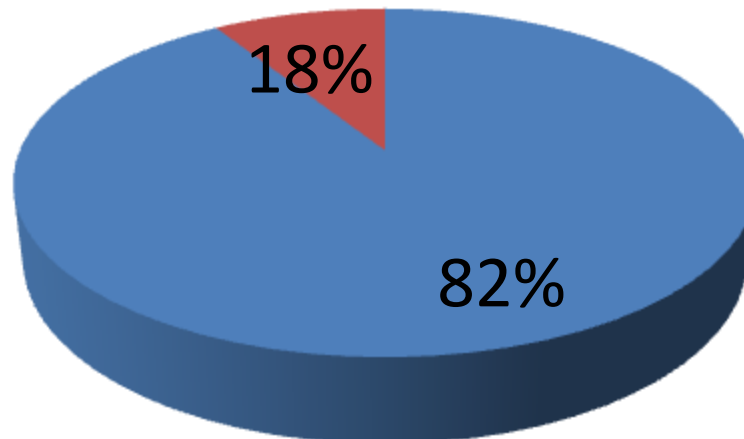
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Calf, milk	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Cow, Calf, milk	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	04	80000	320,000		COW	100,000	100,000	420,000
OX	01	50000	50,000					50000
calf	05	20000	100,000					100,000
Total			470,000				100,000	570,000

Source of Finance

■ Intreprenuers contribution 470,000
 ■ Investor's Investment 100,000
 ■ Total 570,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow, Calf, milk	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Cow, Calf, milk	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,500	66,000	66,300	66,615
Net Profit (E) [C-D]		10,250	123,000	132,150	141,758
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	123,000	132,150	141,758
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		83,000	175,150
	Total Cash Inflow	223,000	215,150	316,908
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	83,000	175,150	276,908

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:1 Others:0
Experience & Skill : 12Years
Own Business :12
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







