

Proposed NU Business Name: FOYSAL DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	FORIDA AKTER
Age	:	20-06-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	0 Brothers & 02 Sisters
Address	:	Vill: Seendigi P.O:Dakhi Bertopa, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOYGON NESA
(iii) Father's name	:	JOHIR SHIKDER
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 43 (Female), Member ID: 4212/1, Group No: 08 Member since :20-07-2010-2017 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :8,320/-
(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	:	Unemployed
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Teacher
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-259730
Mother's Contact No.	:	01737-990227
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

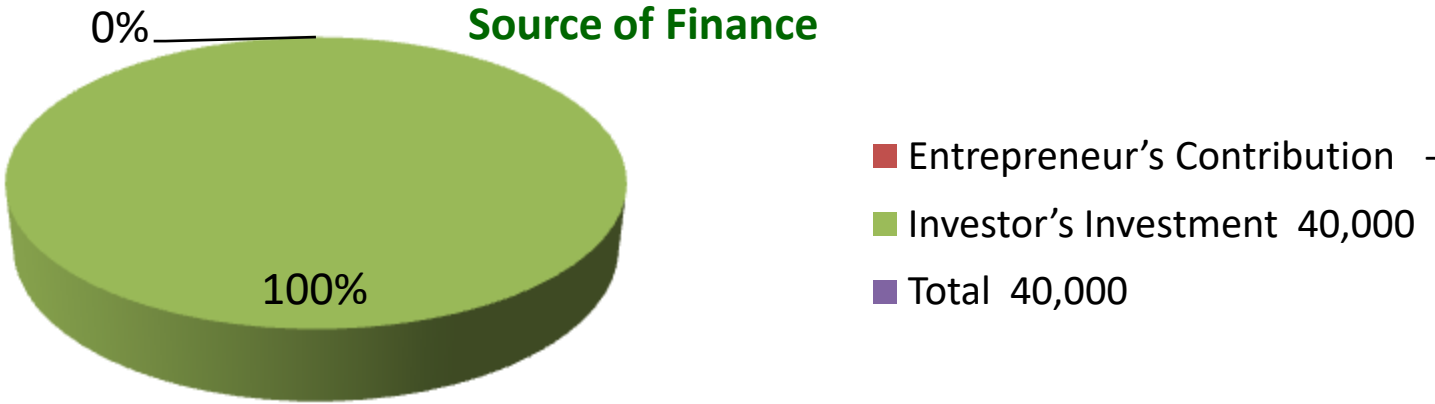
JOYGON NESHA joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FOYSAL DAIRY FARM
Location	:	Seendigi ,Dakhi Bertopa, Gazipur
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT /-(from existing business) 0% Required Investment BDT 40,000/-(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT /-
Proposed Salary	:	BDT /-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He purchase one calf . ▪Agreed grace period is 3 months.

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Small Calf				1	40000	40000	40000
					40000	40000	40000
Total				1	40000	40000	40000



Financial Projection (BDT)

Particular	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)				
Computer,Camera,Printer,Paper ETC	40000	479890	503884	529077
Total Sales(A)	40000	479890	503884	529077
Less Variable Expense (B)				
Computer,Camera,Printer,Paper ETC	13996	167958	176355	185174
Total Variable Expense	13996	167958	176355	185174
Contributon Margin (CM) [C=(A-B)]	25993	311922	327518	343894
Less Fixed Expense				
Rent	3500	42000	42000	42000
Electric Bill	500	6000	6300	6600
Transportaion	10000	120000	126000	132300
Salary (Self)	5000	60000	60000	60000
Entertainment	100	1200	1200	1200
Gard	150	1800	1800	1800
Mobil Bill	200	2400	2500	2600
Total Fixed Cost (D)	19450	233400	239800	246500
Net Profit (E)= [C-D]	6543	78522	82448	86571
Investment Pay Back		16,000	16,000	16,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	78522	82448	86571
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62522	128970
	Total Cash Inflow	118522	144970	215541
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16000	16000
3	Net Cash Surplus	62,522	128970	199541

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :0 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



FAMILY PICTURE

