

Proposed NU Business Name: **DIN ALI DAIRY FIRM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	DIN ALI
Age	:	17-05-1999(18 years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill:khoirkhola,post : Bagra,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	FAHIMA
(iii) Father's name	:	NUR AMIN
(iv) GB member's info	:	Branch: Moksudpur, Centre # 40 (Female), Member ID: 3734/1, Group No: 12 Member since: 01-02-2004(13Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 10,760
(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	:	05 years of business experience. : 05 years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	Made house
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01638-206793
Family's Contact No.	:	01914-661594
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAHIMA joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DIN ALI DAIRY FIRM
Location	:	Khoirkhola,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9 ft x 6 ft= 54 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 35% gain on sales.▪The business is operating by entrepreneur.▪The farm is self.▪Collects goods from Khoirkhola.▪Agreed grace period is 3 months.

Existing Business (BDT)

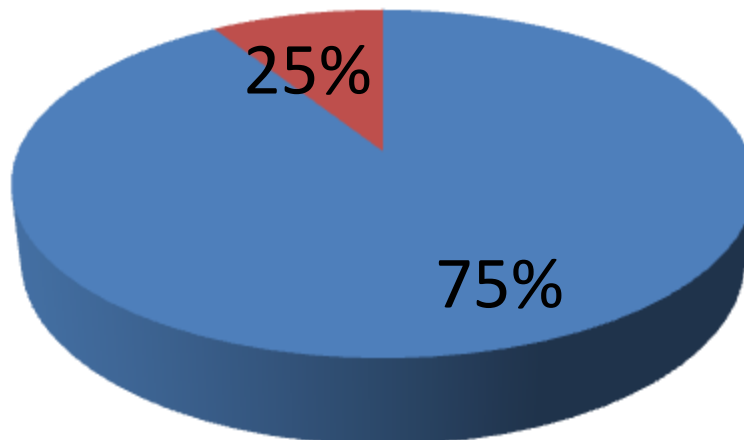
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Calf, milk	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Cow, Calf, milk	650	19,500	234,000
Total variable Expense (B)	650	19,500	234,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	02	80000	160,000		COW	60,000	60,000	220,000
calf	01	20000	20,000					20,000
Total			180,000				60,000	240,000

Source of Finance

■ Intreprenuers contribution 180,000 ■ Investor's Investment 60,000 ■ Total 240,000



Financial Projection (BDT,

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow, Calf, milk	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Cow, Calf, milk	975	29,250	351,000	368,550	386,978
Total variable Expense (B)	975	29,250	351,000	368,550	386,978
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
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		5,200	62,400	62,520	62,646
Net Profit (E) [C-D)		10,550	126,600	135,930	145,727
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	126,600	135,930	145,727
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,600	214,530
	Total Cash Inflow	186,600	238,530	360,257
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	102,600	214,530	336,257

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family: Others:0
Experience & Skill : 05Years
Own Business :05
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











