

## Proposed NU Business Name: **SAFA DAIRY FIRM**



Project identification and prepared by: Md. Yasin Alam  
sreenagar unit ,munshigonj  
Project verified by: Md.Shamsul Arefin

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAHIDA AKTER</b>
Age	:	10-11-1985(32 years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	02 daughter
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill:mandara,post : vaggokul,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	:	<b>ALEYA BEGUM</b>
(iii) Father's name	:	<b>DEATH IMAN ALI</b>
(iv) GB member's info	:	Branch: Nagerhat, Centre # 5 (Female), Member ID: 1925/1, Group No: 07 Member since: 01-05-1994(08Years) First loan: BDT 3,000 /-
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	:	10 years of business experience. : 10 years 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.	:	01779-549971
Family's Contact No.	:	01774-677684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEYA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAFA DAIRY FIRM</b>
Location	:	Mandara,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 620,000/-
Financing	:	Self BDT 520,000/- (from existing business) 84% Required Investment BDT 100,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 27 ft= 1620 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, milk</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The farm is self.</li> <li>▪Collects goods from Foridpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

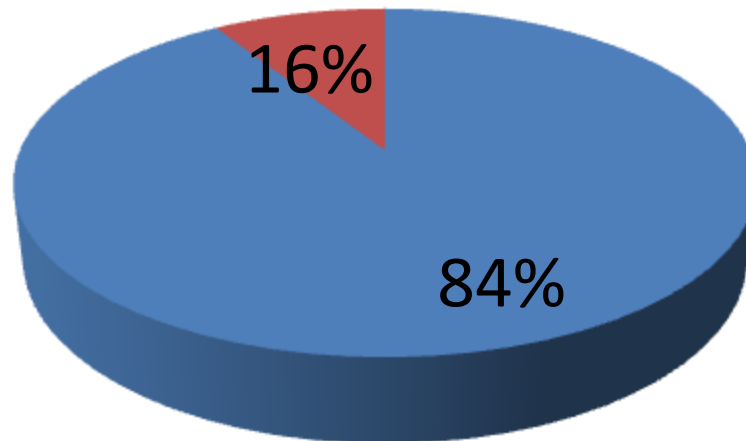
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow, Calf, milk	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Cow, Calf, milk	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## 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	02	80,000	160,000					160,000
calf	02	20000	40,000					40,000
<b>Total</b>			<b>520,000</b>				<b>100,000</b>	<b>620,000</b>

## Source of Finance

■ Intreprenuers contribution 520,000 ■ Investor's Investment 100,000 ■ Total 620,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Cow, Calf, milk	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total Sales (A)</b>	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Less. Variable Expense</b>					
Cow, Calf, milk	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>	<b>846,720</b>	<b>889,056</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,800</b>	<b>81,600</b>	<b>82,680</b>	<b>83,814</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>120,000</b>	<b>129,000</b>	<b>138,450</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	<b>120,000</b>	<b>129,000</b>	<b>138,450</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		80,000	169,000
	<b>Total Cash Inflow</b>	<b>220,000</b>	<b>209,000</b>	<b>307,450</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,000</b>	<b>169,000</b>	<b>267,450</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family: 01 Others:0  
Experience & Skill : 10Years  
Own Business :10  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest









