

Proposed NU Business Name: **SAZZAD DAIRY FIRM**



Project identification and prepared by: Md.Moshiur Rahman
sreenagar unit ,munshigonj
Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAHIDA AKTER
Age	:	10-10-1995(23years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill:North mandra,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	:	NASIMA BEGUM
(iii) Father's name	:	MD SOFI BEPARY
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14 (Female), Member ID: 1250, Group No: 02 Member since: 01-06-2007(9Years) First loan: BDT 3,000 /- Outstanding loan: 34,720/-
Further Information:		
(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	:	0 years of business experience. 0 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.	:	01744-852845
Family's Contact No.	:	01949-409965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 09 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	:	SAZZAD DAIRY FIRM
Location	:	North mandra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT Nil- (from existing business) 0% Required Investment BDT 40,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
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 ▪Average 50% gain on sales. ▪The business is operating by entrepreneur. ▪The farm is self. ▪Collects goods from mandra. ▪Agreed grace period is 3 months.

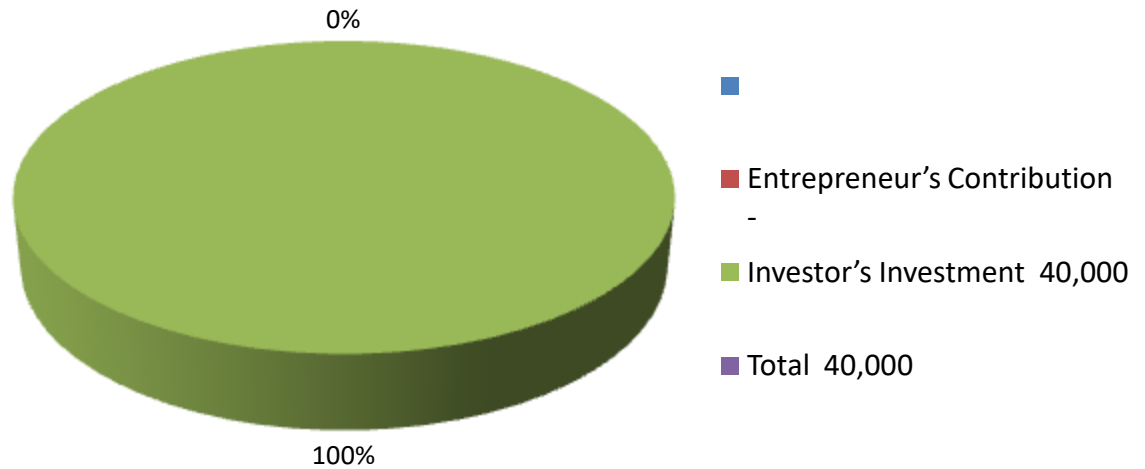
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow	0	0	0
Total Sales (A)	0	0	0
Less. Variable Expense	0	0	0
Cow			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	0	0
Less. Fixed Expense			
Salary(self)	0	0	0
Mobile bill	0	0	0
Total fixed Cost (D)	0	0	0
Net Profit (E) [C-D]	0	0	0

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	0	0	0		1	50,000	40,000	40,000
Total							40,000	40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Cow	250	7,500	90,000	94,500	99,225
Total variable Expense (B)	250	7,500	90,000	94,500	99,225
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000	94,500	99,225
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,100	49,200	49,260	49,323
Net Profit (E) [C-D]		3,400	40,800	45,240	49,902
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	40,800	45,240	49,902
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		24,800	54,040
	Total Cash Inflow	80,800	70,040	103,942
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)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	24,800	54,040	87,942

SWOT ANALYSIS

STRENGTH

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



