

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Al Amin Pramanik
Age	:	25-05-1988(29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	04 Brother 01 Sister
Address	:	Vill : Dee Dongar P.O: Sukhanpukur P.S: Gabtoli Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Auly Begum
(iii) Father's name	:	Md. Hares Pramanik
(iv) GB member's info	:	Branch: Sonarai, Gobtali, Centre # 31(Female), Member ID: 2644, Group No: 05 Member since: 10-01-1989(28 Years) First loan: BDT 2,00/-
Further Information:		Existing Loan: BDT 24,000/-, Outstanding loan: 778
(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 Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-711005
Mother's Contact No.	:	01731-926600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Auly Begum joined Grameen Bank since 28 years ago. At first she took 2,000 taka 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	:	Dee Dongar, Sukhanpukur, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 290,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from local market.▪Agreed grace period is 3 months.

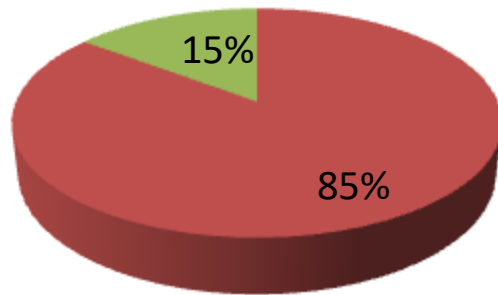
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	60000	180,000	1	50,000	50,000	230,000
Bokna	2	40000	80,000	0	0	0	80,000
Bull	1	30000	30,000	0	0	0	30,000
Total	6	130000	290000	2	50000	50000	340000

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 50,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk production	560	16,800	201,600	211,680
Total Sales (A)	560	16,800	201,600	211,680
Less. Variable Expense				
Milk production	112	3,360	40,320	42,336
Total variable Expense (B)	112	3,360	40,320	42,336
Contribution Margin (CM) [C=(A-B)]	448	13,440	161,280	169,344
Less. Fixed Expense				
Electricity Bill		400	4,800	4,800
Transportation		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Mobile Bill		100	1,200	1,200
Non cash item				
Depreciation		0	0	0
Total fixed Cost (D)		5,700	68,400	68,400
Net Profit (E) [C-D]		7,740	92,880	100,944
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	92,880	100,944
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		62,880
	Total Cash Inflow	142,880	163,824
2	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	62,880	133,824

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience; 7 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dee Dongar, Sukhanpukur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family Picture

