

Proposed NU Business Name: **MA BABAR ASIRBAD DAIRY O POLTI FARM**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPOK HAWLADER
Age	:	08-02-1985(32Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	None
No. of siblings:	:	05 Brothers 02 sisters
Address	:	Vill:nagorvagP.O ;sreenagarP.S: Sireenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIMALA RANI
(iii) Father's name	:	MANIK HAWLADER
(iv) GB member's info	:	Branch: Kukutiya, Centre # 40(Female), Member ID: 3756, Group No: 03 Member since:01784-547662(07Years) First loan: BDT 5,000/- Existing loan :20,000/-
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	:	10years of business experience. : 10 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.	:	01784-547662
Family's Contact No.	:	01752-410795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIMALA RANI joined Grameen Bank since 07 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	:	MA BABAR ASIRBAD DAIRY O POLTI FARM
Location	:	Nagorvag,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business)47 % Required Investment BDT 50,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 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; hen etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from Nagarvag.▪Agreed grace period is 3 months.

Existing Business (BDT)

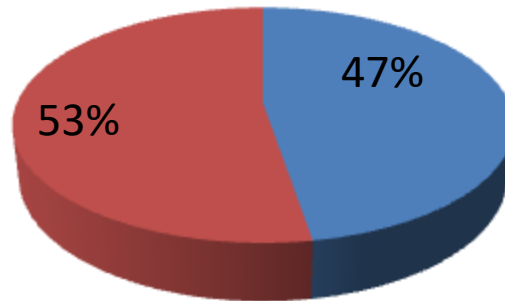
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen		60,000	720,000
Total Sales (A)		60,000	720,000
Less. Variable Expense			
Hen		48,000	576,000
Total variable Expense (B)		48,000	576,000
Contribution Margin (CM) [C=(A-B)]		12,000	144,000
Less. Fixed Expense			
Transportation		500	6,000
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		6,700	80,400
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	
hen	1500	30	45000		1000	30	30,000	75,000
				food	0	0	20,000	20,000
Total			45000			0	50,000	95,000

Source of finance

■ Entrepreneur investment 45,000
 ■ Investore investment 50,000
 ■ Total investment 95,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
hen		80,000	960,000	1,008,000	1,058,400
Total Sales (A)		80,000	960,000	1,008,000	1,058,400
Less. Variable Expense					
hen		64,000	768,000	806,400	846,720
Total variable Expense (B)		64,000	768,000	806,400	846,720
Contribution Margin (CM) [C=(A-B)]		16,000	192,000	201,600	211,680
Less. Fixed Expense					
Electricity Bill		1000	12,000	12,600	13,230
Transportation		500	6,000	6,300	6,615
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		6,700	80,400	81,420	82,491
Net Profit (E) [C-D]		9,300	111,600	120,180	129,189
Investment Payback			20,000	20,000	20,000

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	5,000		
1.2	Net Profit	111,600	120,180	129,189
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		91,600	191,780
	Total Cash Inflow	116,600	211,780	320,969
2	Cash Outflow			
2.1	Purchase of Product	5,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	25,000	20,000	20,000
3	Net Cash Surplus	91,600	191,780	300,969

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
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





