


Proposed NU Business Name: **SAMIM DAIRY FARM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAMIM MAZI
Age	:	12-08-1983(34Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	06 Brothers 02 sisters
Address	:	Vill:south tajpur P.O ;Tajpur P.S: Sirajdikhan,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	:	RUNA BEGUM
(iii) Father's name	:	KASEM MAZI
(iv) GB member's info	:	Branch: Rosuniya, Centre # 11(Female), Member ID: 2172, Group No: 04 Member since:05-07-1996(08Years) First loan: BDT 5,000/- Existing loan :25,000/-
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.	:	01990-589202
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNA BEGUM joined Grameen Bank since 08 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	:	SAMIM DAIRY FARM
Location	:	South tajpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 240,000/- (from existing business)80 % Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 216 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,milk,calf etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

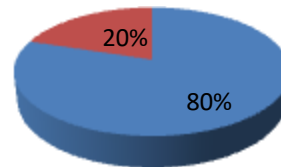
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
caw,milk,calf etc.	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,500	66,000
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	3	60000	180000	COW	2	30000	60,000	240,000
CALF	3	20000	60000		0	0	0	60,000
Total			240000			30000	60,000	300,000

Source of finance

■ Entrepreneur investment 240,000 ■ Investore investment 60,000 ■ Total investment 300,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,700	51,000	612,000	642,600	674,730
Total Sales (A)	1,700	51,000	612,000	642,600	674,730
Less. Variable Expense					
caw,milk,calf etc.	1,360	40,800	489,600	514,080	539,784
Total variable Expense (B)	1,360	40,800	489,600	514,080	539,784
Contribution Margin (CM) [C=(A-B)	340	10,200	122,400	128,520	134,946
Less. Fixed Expense					
Electricity Bill		300	3,600	3,780	3,969
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		5,500	66,000	66,300	66,615
Net Profit (E) [C-D)		4,700	56,400	62,220	68,331
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	56,400	62,220	68,331
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32,400	70,620
	Total Cash Inflow	116,400	94,620	138,951
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	32,400	70,620	114,951

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



