

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Enamul Haque
Age	:	30-06-1991(26 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: Chor Para P.O:Chor Para P.S: Sonatala 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. Golapi Begum
(iii) Father's name	:	Md. Farid Pramanik
(iv) GB member's info	:	Branch: Hatkoromja Bogra, Centre # 22(Female), Member ID: 3651, Group No: 04 Member since: 04-03-2010(07 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 15,480
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Furniture Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-574819
Mother's Contact No.	:	01774-029238
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Golapi Begum joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ENAMUL DAIRY FARM
Location	:	Chorpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 100,000/-(from existing business) 77% Required Investment BDT 30,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, 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.

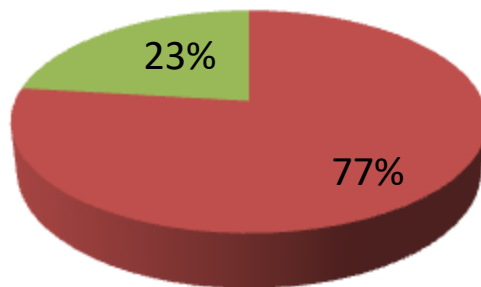
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Total	2	50000	100000	1	30000	30000	130000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 30,000
- **Total 130,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	360	10,800	129,600	136,080	142,884
Total Sales (A)	360	10,800	129,600	136,080	142,884
Less. Variable Expense					
Milk production	72	2,160	25,920	27,216	28,577
Total variable Expense (B)	72	2,160	25,920	27,216	28,577
Contribution Margin (CM) [C=(A-B)]	288	8,640	103,680	108,864	114,307
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		3,140	37,680	42,864	48,307
Investment Payback			12,000	12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	37,680	42,864	48,307
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		25,680	56,544
	Total Cash Inflow	87,680	68,544	104,851
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	62,000	12,000	12,000
3	Net Cash Surplus	25,680	56,544	92,851

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

