

## Proposed NU Business Name: AL-AMIN DAIRY FIRM



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Project verified by: Md. Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>AL-AMIN MOLLA</b>
Age	:	17-07-1994(24Years)
Education, till to date	:	S S C
Marital status	:	UNMarried
Children	:	NILL
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:PASHRIMTHEP.O ;PASHRIMTHE P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAHOR BANU</b>
(iii) Father's name	:	<b>AMBORALI</b>
(iv) GB member's info	:	Branch: TAGOREYA, Centre # 12/M (Female), Member ID: 2633/2, Group No: 04 Member since:1991-1999(09 Years) First loan: BDT 5,000/- Existing loan :20,000/- Outstanding loan: Nil
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	:	07 years of business experience. : 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.	:	01677067113
Family's Contact No.	:	NONE
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHOR BANU** joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

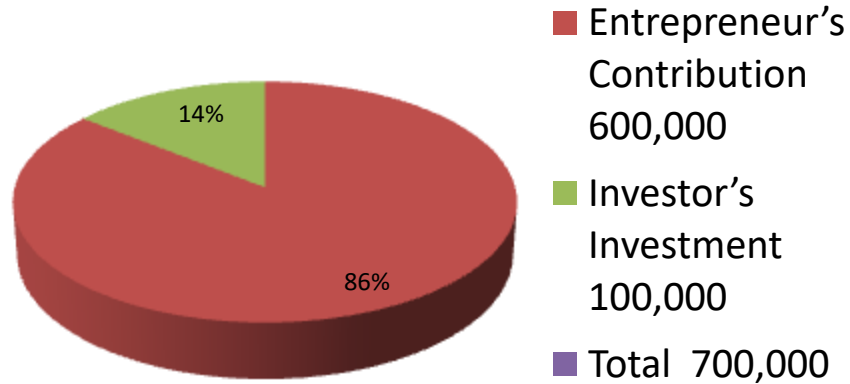
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL-AMIN DAIRY FIRM</b>
Location	:	Vill:PASHRIMTHE P.O ;PASHRIMTHE P.S: KERANIGONJ Dist: DHAKA
Total Investment in BDT	:	BDT 700000/-
Financing	:	Self BDT 600000/- (from existing business)86% Required Investment BDT 100000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Leather etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The business is won.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	1000	30000	360000
	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
Less Variable Expense (B)			0
Milk	500	15000	180000
Total Variable Expense	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	<b>500</b>	<b>15000</b>	<b>180000</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		<b>8900</b>	<b>106800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	03	150000	450000	Cow	01	100000	100000	550000
Cuif	03	50000	150000					150000
<b>Total</b>			600000				100000	<b>700000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Milk</b>	1500	45000	540000	567000	595350
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
<b>Milk</b>	1000	30000	360000	378000	396900
<b>Total Variable Expense</b>	1000	30000	360000	378000	396900
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		450	5400	5700	6000
Transportaion		250	3000	3150	3307.5
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>	<b>76150</b>	<b>76707.5</b>
<b>Net Profit (E)= [C-D]</b>		<b>8700</b>	<b>104400</b>	<b>109620</b>	<b>115101</b>
<b>Investment Pay Back</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	104,400	109,620	115,101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64400	69620
	<b>Total Cash Inflow</b>	<b>104,400</b>	<b>109,620</b>	<b>184,721</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40000
	<b>Total Cash Outflow</b>	<b>40,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,400</b>	<b>69,620</b>	<b>144,721</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Own Business :07  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; RESHEPARA VAGAR  
KARANIGONJ Dhaka  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









