

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



Project identification and prepared by: Md. Yasin Alam  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABEDA BEGUM</b>
Age	:	10-05-1985(32 Years)
Education, till to date	:	Class iiv
Marital status	:	Married
Children	:	01 Son 02 daughter
No. of siblings:	:	02 Brothers 04 sisters
Address	:	Vill: Daniya para P.O ;Rosuniya 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	:	<b>RONGMALA</b>
(iii) Father's name	:	<b>MOBAROK MOLLAH</b>
(iv) GB member's info	:	Branch: Esapura, Centre # 20(Female), Member ID: 8109, Group No: 02 Member since:01-02-2004-2011 (07Years) First loan: BDT 2,000/-              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	:	06 years of business experience. : 06 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.	:	01724-566839
Family's Contact No.	:	01703-608113
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RONGMALA** joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NADIYA DAIRY FARM</b>
Location	:	Daniya para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business)58 % Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9ft x 6 ft= 54 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 goods like; Cow,calf etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow,calf etc.	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Cow,calf etc.	700	21,000	252,000
<b>Total variable Expense (B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Salary(self)		4,000	48,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>4,100</b>	<b>49,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,900</b>	<b>58,800</b>

## Investment Breakdown

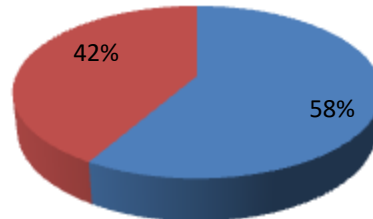
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	35000	70000		2	25000	50,000	120,000
<b>Total</b>			70000			25000	50,000	<b>120,000</b>

## Source of finance

■ Entrepreneur investment 70,000

■ Investore investment 50,000

■ Total investment 120,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Cow,calf etc.	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1,500	45,000	540,000	567,000	595,350
<b>Less. Variable Expense</b>					
Cow,calf etc.	1,050	31,500	378,000	396,900	416,745
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>4,100</b>	<b>49,200</b>	<b>49,260</b>	<b>49,323</b>
<b>Net Profit (E) [C-D)</b>		<b>9,400</b>	<b>112,800</b>	<b>120,840</b>	<b>129,282</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	<b>112,800</b>	<b>120,840</b>	<b>129,282</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,800	193,640
	<b>Total Cash Inflow</b>	<b>162,800</b>	<b>213,640</b>	<b>322,922</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>92,800</b>	<b>193,640</b>	<b>302,922</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Own Business :06  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



