

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOSIM
Age	:	19-04-1988(29 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: west abir para P.O ;sirajdikhan 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	:	NAJMA BEGUM
(iii) Father's name	:	ABUL HOSSEN
(iv) GB member's info	:	Branch: Imamgonj, Centre # 13(Female), Member ID: 2004, Group No: 07 Member since:03-05-1998-2006(08Years) First loan: BDT 2,000/- Existing loan :10,000/-
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	:	05 years of business experience. : 05 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.	:	01877-307719
Family's Contact No.	:	01945-304233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAJMA DAIRY FARM
Location	:	West abir para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 330,000/- (from existing business)80 % Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15ft x 9 ft= 135 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,calf etc. ▪Average 40% 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)

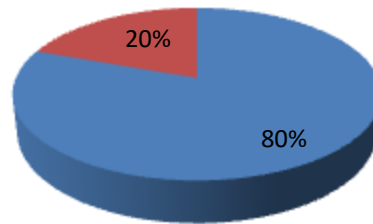
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow,calf etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Cow,calf etc.	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		0	0
Salary(self)		5,000	60,000
Mobile bill		2,000	24,000
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	3	70000	210000		1	80000	80,000	290,000
CALF	4	30000	120000		0	0	0	120,000
Total			330000			80000	80,000	410,000

Source of finance

■ Entrepreneur investment 330,000 ■ Investore investment 80,000 ■ Total investment 410,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow,calf etc.	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Cow,calf etc.	900	27,000	324,000	340,200	357,210
Total variable Expense (B)	900	27,000	324,000	340,200	357,210
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		200	2,400	2,400	2,400
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		5,400	64,800	64,920	65,046
Net Profit (E) [C-D)		12,600	151,200	161,880	173,094
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	151,200	161,880	173,094
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		119,200	249,080
	Total Cash Inflow	231,200	281,080	422,174
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	119,200	249,080	390,174

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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





