

**Proposed NU Business Name: NAUM DAIRY AND AGRO**



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Sokhipur.

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>MD. AHADUZZAMAN MONI</b>
Age	:	15-03-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Ghechua P.O: Nolua P.S: Sokhipur Dist: Tangail
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>MST BILKIS BEGUM</b>
(iii) Father's name	:	<b>MD. ISMAIL MIA</b>
(iv) GB member's info	:	Branch: Jadavpur Centre 06(Female), Member ID: 2245, Group No: 03 Member since: 02-05-1998 to 2017 (9 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	15 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.	:	01910-586657
Family's Contact No.	:	01832-562357
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

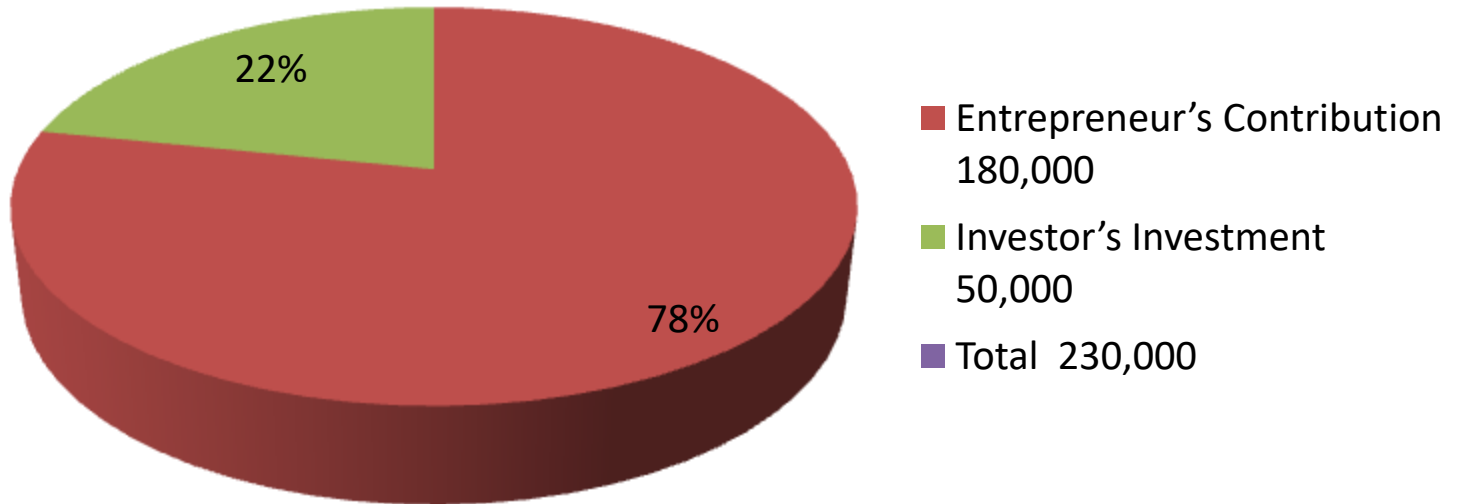
**MST BILKIS AKTER** joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAUM DAIRY AND AGRO</b>
Location	:	Ghechua
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 10 ft=240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪.He has 2 cow and 1 Calf in his farm.</li><li>▪Average daily milk production is 8 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Kaitola.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnue (Sale)</b>			
Milk (8 litre x60)	480	14400	172800
	0	0	0
<b>Total Sales(A)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine	96	2880	34560
<b>Total Variable Expense</b>	<b>96</b>	<b>2880</b>	<b>34560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>384</b>	<b>11520</b>	<b>138240</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5020</b>	<b>60240</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	70,000	140,000	1	50,000	50,000	190,000
Calf	1	40,000	40,000			0	40,000
			<b>180,000</b>			<b>50,000</b>	<b>230000</b>



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>
<b>Revenue(Sales)</b>				
Milk (11 litre x 60)	660	19800	237600	249480
	0	0	0	0
<b>Total Sales(A)</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	132	3960	47520	49896
<b>Total Variable Expense</b>	<b>132</b>	<b>3960</b>	<b>47520</b>	<b>49896</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>528</b>	<b>15840</b>	<b>190080</b>	<b>199584</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		500	6000	6300
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>78700</b>
<b>Net Profit (E)= [C-D]</b>		<b>9340</b>	<b>112080</b>	<b>117684</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	112,080	117684
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		82080
	<b>Total Cash Inflow</b>	<b>162,080</b>	<b>199,764</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)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,080</b>	<b>169,764</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 15 years  
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

Pictures









# FAMILY PICTURE

