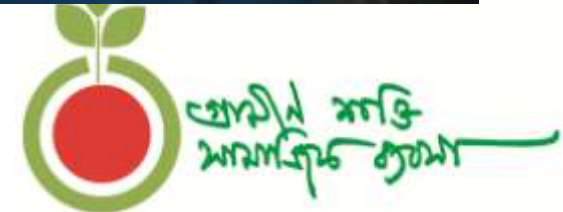


Proposed NU Business Name: **EKRA DAIRY FARM**



Project identification and prepared by: GolamRasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOUSUME HOSSAIN URME
Age	:	22-07-1995 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sisters
Address	:	Vill ; Amtoli P.O: : Toingibari, P.S Tongibari Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKSONA BEGUM
(iii) Father's name	:	MD KAMAL HOSSAIN
(iv) GB member's info	:	Branch: Tongibari Centre # 27 (Female), Member ID: 4419, Group No: 07 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 24,450/-
Further Information:		
(v) Who pays GB loan installment	:	Mother No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-387684
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKSANA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EKRA DAIRY FARM
Location	:	Amtoli, Tongibari, Munshiganj
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000(from existing business) 67 % Required Investment BDT 60,000(as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 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▪Average 7-8 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Mukterpur.▪Agreed grace period is 3 months.

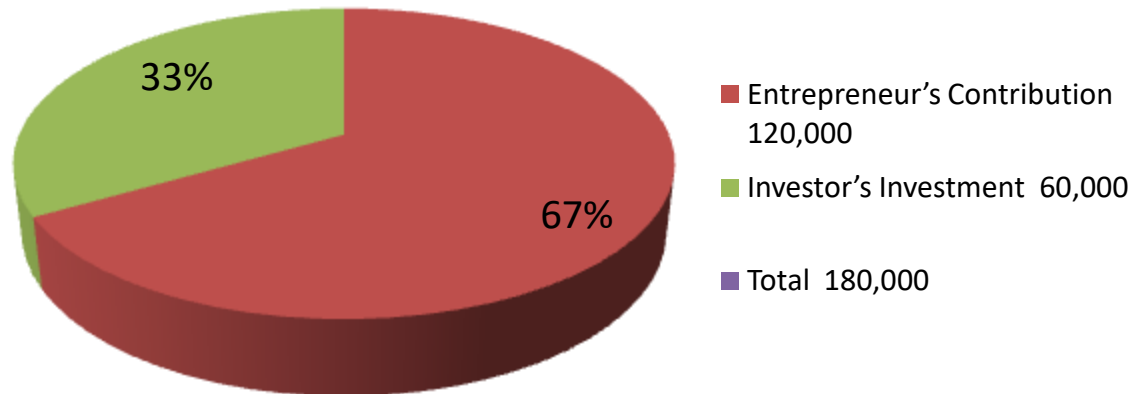
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8*50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Transport		500	6,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	100,000	100,000	1	60000	60,000	160,000
Colf	1	20,000	20,000				20000
Total	5		120,000	1		60,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10 x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
Total Sales (A)	500	15,000	205,000	214,000	223,450
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	169,000	176,200	193,760
Less. Fixed Expense					
Mobile Bill		300	3,600	3,700	3,800
Transport		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,800	69,600	69,800	70,000
Net Profit (E) [C-D]		6,200	99,400	106,400	123,760
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	70,800	77,900	85,360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46,800	100,700
	Total Cash Inflow	130,800	124,700	186,060
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	46800	100,700	162,060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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

Pictures







