

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



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. AL AMIN |
| Age | : | 21-11-1996 (21 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 01 Brother |
| Address | : | Vill: Shikor P.O: Narhotto, Thana: Kahalu, Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. ROKEYA BEGUM |
| (iii) Father's name | : | MD. MISHAR ALI |
| (iv) GB member's info | : | Branch: Narhatto Kahalu , Centre # 65 (Female), Member ID: 5121/1, Group No: 02 Member since: 21-05-2003 (14Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil |
| (v) Who pays GB loan installment | : | 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 and Training Info | : | 05 years experience in running business. He has No Years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 017 |
| Mother's Contact No. | : | 01949-686421 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKEYA 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 | : | AL-AMIN DAIRY FIRM |
| Location | : | Shikor, Narhotto, Kahalu |
| Total Investment in BDT | : | BDT 140,000/- |
| Financing | : | Self BDT 100,000/-(from existing business) 67% Required Investment BDT 40,000/-(as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 25 ft x 10 ft= 250 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months. |

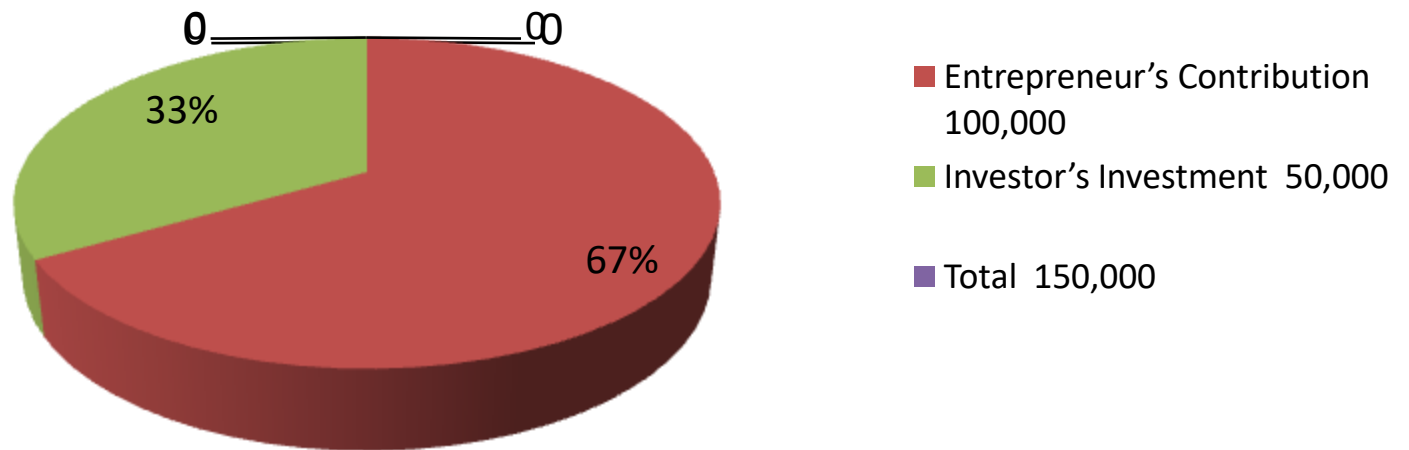
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| | 300 | 9000 | 108000 |
| Total Sales (A) | 300 | 9000 | 108000 |
| Less Variable Expense | | | |
| | 75 | 2250 | 27000 |
| Total variable Expense (B) | 75 | 2250 | 27000 |
| Contribution Margin (CM) [C=(A-B)] | 225 | 6750 | 81000 |
| Less Variable Expense | | | |
| Electricity bill | | 100 | 1200 |
| Transportation | | 200 | 2400 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 5,700 | 68400 |
| Net Profit (E)= [C-D] | | 1,050 | 12600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow(Deshi) | 1 | 70,000 | 70000 | 1 | 40,000 | 40000 | 110000 |
| Calf | 1 | 30,000 | 30000 | 0 | 0 | 0 | 30000 |
| Total | 1 | 0 | 100,000 | 2 | 0 | 40,000 | 140,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| | 400 | 12000 | 144000 | 151200 | 158760 |
| Total Sales (A) | 400 | 12000 | 144000 | 151200 | 158760 |
| Less Variable Expense | | | | 0 | 0 |
| | 100 | 3000 | 36000 | 37800 | 39690 |
| Total variable Expense (B) | 100 | 3000 | 36000 | 37800 | 39690 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9000 | 108000 | 113400 | 119070 |
| Less Variable Expense | | | | 0 | 0 |
| Electricity bill | | 100 | 1200 | 1260 | 1323 |
| Transportation | | 200 | 2400 | 2520 | 2646 |
| Salary (self) | | 5000 | 60000 | 63000 | 66150 |
| Entertainment | | 200 | 2400 | 2520 | 2646 |
| Mobile bill | | 300 | 3600 | 3780 | 3969 |
| Total fixed cost (D) | | 5,800 | 69600 | 73080 | 76734 |
| Net Profit (E)= [C-D] | | 3,200 | 38400 | 40320 | 42336 |
| Investment Payback | | | 16,000 | 16,000 | 16,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 40,000 | | |
| 1.2 | Net Profit | 38400 | 40320 | 42336 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 18,400 | 38,720 |
| | Total Cash Inflow | 88,400 | 58,720 | 81,056 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 40,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16,000 | 16,000 | 16,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3 | Net Cash Surplus | 18,400 | 38720 | 61056 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shikor,Narhotto, Kahalu
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

