

Proposed NU Business Name: NELOY DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NELOY HASSAN
Age	:	05/10/1997(20 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Aktapara, P.O:Nij Mawna P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Marjia
(iii) Father's name	:	Abdul Kader
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 46 (Female), Member ID 4398/1, Group No: 01 Member since: 03-08-2009 runing (08 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 8,240.
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-402317
Family's Contact No.	:	01798-898234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MARJIA: Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Cow.

Proposed Nobin Udyokta Business Info

Business Name	:	NELOY DAIRY FARM
Location	:	Aktapara ,Mawna,Sreepur ,Gazipur.
Total Investment in BDT	:	BD 2,00,000
Financing	:	Self BDT 1,40,000(from existing business) 54% Required Investment BDT 60,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪He has 2 cow,1 ox and 1 cuf in his farm. ▪Average Daily milk production is 10 liter and milk price is BDT 50. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The farm is owned. ▪Collects goods from Simalapara. ▪Agreed grace period is 3 months..

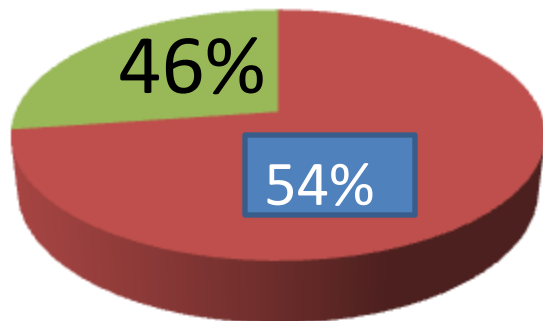
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk(10 x 50)	5,00	15,000	1,80,000
Total Sales (A)	5,00	15,000	1,80,000
Less. Variable Expense			
Straw,Ban,Medicine etc.	1,30	3,900	46,800
Total variable Expense (B)	1,30	3,900	46,800
Contribution Margin (CM) [C=(A-B)	3,70	11,100	13,3200
Less. Fixed Expense			
Rent		0	0
Electricity bill		0	0
Transportation		1,00	1,200
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		1,00	1200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D)		5,900	70,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	02	40,000	80,000	01	60,000	60,000	1,40,000
Ox	01	50,000	50,000	0	0	0	50,000
Colf	01	10,000	10,000	0	0	0	10,000
Total			1,40,000		60,000	60,000	2,00,000

Source of Finance



Entrepreneur Investment:
1,40,000
Investor Investment:60,000
Total Investment:2,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Milk(10 x 50)	7,50	22,500	2,70,000	2,83,500
Calf Sale			30,000	30,000
Total Sales (A)	7,50	22,,500	3,00,000	3,13,500
Less. Variable Expense				
Straw,Ban,Medicine etc.	2,20	6,600	79,200	83,160
Total variable Expense (B)	2,20	6,600	79,200	83,160
Contribution Margin (CM) [C=(A-B)	5,30	15,900	1,90,800	2,00,340
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		0	0	0
Transportation		2,00	2,400	2,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile bill		2,00	2,400	3,000
Total fixed Cost (D)		5,400	64,800	65,500
Net Profit (E) [C-D)		10,500	1,26,000	1,34,840
Investment Payback			36,000	36,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1,26,000	1,34,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		73,520
	Total Cash Inflow	1,86,000	2,08,360
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	16,480	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	1,12,480	36,000
3	Net Cash Surplus	73,520	1,72,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

