Proposed NU Business Name: IMAM DAIRY FARM



Project identification and prepared by: Md. Golam rusul, Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. IMAM HOSSEIN		
Age	:	03-02-1992 (24 Years)		
Education, till to date	:	HSC		
Marital status	:	Unmarried		
Children	:	-		
No. of siblings:	:	2 Brothers & 2 Sister		
Address	:	Vill: ramsing, P.O: Ramsing, P.S: Munsigonj, Dist: Munsigonj		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father SUFIA BEGUM MD. AMIR ALI SEIKH Branch: Rampal, Centre # 46(Female), Member ID: 3570, Group No: 04 Member since: 01-01-1990(23Years) First loan: BDT 2500		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 50000, Outstanding loan: BDT NIL N/A No No 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	:	2 years experience in running business.
Training Info	:	He has NO training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626-621734
Mother's Contact No.	:	01738-595283
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 23 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	IMAM DAIRY FARM	
Location	:	Ramsing, Munsigonj Sadar, Munsigonj	
Total Investment in BDT	:	BDT 210,000/-	
Financing	:	Self BDT 110,000/-(from existing business) 52% Required Investment BDT 100,000/-(as equity) 48%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10ft x 10ft= 100 square ft	
Security of the shop	:		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; milk etc. Average % gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is own. Collects goods from Faridpur. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	250	7500	90000
Total Sales (A)	250	7500	90000
Less Variable Expense			
Cow feed	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)	190	5700	68400
Less Variable Expense			
Electricity bill		400	4800
Salary (self)		2000	24000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		3,000	36000
Net Profit (E)= [C-D]		2,700	32400

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Red sindhi cow	100,000	100,000	200000		
Red sindhi calf	10,000		10000		
	110,000	100,000	210000		

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Milk	400	12000	144000	151200	
Total Sales (A)	400	12000	144000	151200	
Less Variable Expense					
Feed & Medicine	110	3300	39600	41580	
Total variable Expense (B)	100	3000	36000	37800	
Contribution Margin (CM) [C=(A-B)	300	9000	108000	113400	
Less Variable Expense					
Electricity bill		400	4800	4400	
Salary (self)		2000	24000	24000	
Entertainment		300	3600	3600	
Mobile bill		300	3600	6000	
Total fixed cost (D)		3,000	36000	44,200	
Net Profit (E)= [C-D]		6000	72000	69,200	
Investment Payback			60,000	60,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	72,000	69,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		12,000
	Total Cash Inflow	172000	81200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	12,000	21200

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









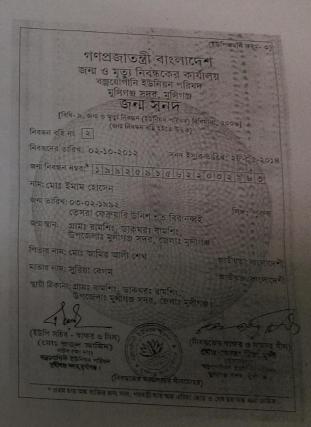
खिळाराम खेळ

स्टेड को हो हो हो स्टेड को स्टेड के स्टेड के स्टेड के स्टेड को स्टेड के स्

21-28,57-(217: -677, (2180--77, (29126--7, (27-27)+(3)

अनुग्रम मा

24 MWH 2001 COUNTS



FAMILY PICTURE

