

# Proposed NU Business Name: **BABU DAIRY FIRM**

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

Name	:	<b>NESAR UDDIN BABU</b>
Age	:	01-05-1984(32Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 Son 01 daughter
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: mandra P.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
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>NASIMA</b>
(iii) Father's name	:	<b>MOTI BEPARY</b>
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14(Female), Member ID: 2455, Group No: 04 Member since:07-02-1998(19Years) First loan: BDT 3,000/- Outstanding loan: 38,240
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	07years of business experience. : 07 years 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.	:	01757-757999
Family's Contact No.	:	01781-301379
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NSIMA** joined Grameen Bank since 19 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABU DAIRY FIRM</b>
Location	:	Mandra,vaggokul, sreenagar.
Total Investment in BDT	:	BDT 775,000/-
Financing	:	Self BDT 675,000/- (from existing business)87 % Required Investment BDT 100,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 15 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from vaggokul.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

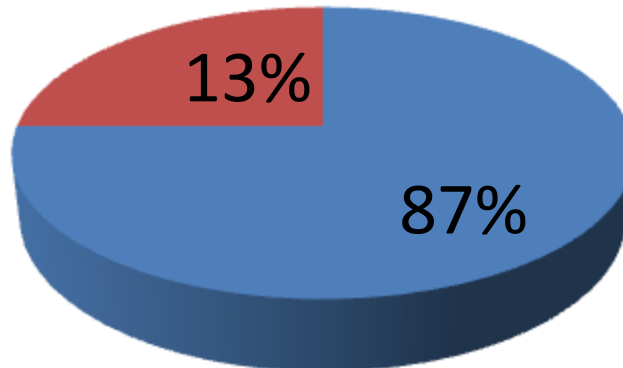
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		900	10,800
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,600</b>	<b>91,200</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
caw	06	80,000	480,000		01	80,000	80,000	560,000
Calf	03	15,000	45,000		01	20,000	20,000	65,000
ox	03	50,000	150,000					150,000
<b>Total</b>			<b>675,000</b>				<b>100,000</b>	<b>775,000</b>

## Source of Finance

■ Entrepreneur's contribution 675,000 ■ Investor's Investment 100,000 ■ Total 775,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,calf,milk etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Less. Variable Expense</b>					
caw,calf,milk etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		900	10,800	11,340	11,907
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Mobile bill		300	3,600	3,780	3,969
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,400</b>	<b>88,800</b>	<b>90,240</b>	<b>91,752</b>
<b>Net Profit (E) [C-D]</b>		<b>13,600</b>	<b>163,200</b>	<b>174,360</b>	<b>186,078</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	<b>163,200</b>	<b>174,360</b>	<b>186,078</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		123,200	257,560
	<b>Total Cash Inflow</b>	<b>263,200</b>	<b>297,560</b>	<b>443,638</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,200</b>	<b>257,560</b>	<b>403,638</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Own Business :07  
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