

**Proposed NU Business Name: SOHOR BANU DAIRY FARM**



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Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHOHOR BANU</b>
Age	:	01-01-1988 (28 Years)
Education, till to date	:	Class VII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill: Baghashur , P.O: Rajabari , P.S: Keraniganj , Dist: Dhaka
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>NOBIZA BEGUM</b>
(iii) Father's name	:	<b>MD ANOWER HOSSAIN</b>
(iv) GB member's info	:	Branch : Basta , Centre : 04 (Female), Member ID: 1331, Group No: 03 Member since: 03-04-1991 (26 Years) First loan: BDT 5000 Existing loan: BDT 35000 Outstanding loan: BDT 18000
Further Information:		
(v) Who pays GB loan installment	:	
(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	:	08 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01852-054872
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NOBIZA BEGUM** joined Grameen Bank since 26 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHOR BANU DAIRY FARM</b>
Location	:	Bagahshur, Rajabari, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 220000/- (from existing business) 79% Required Investment BDT 60000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Paragao.</li><li>▪Agreed grace period is 3 months.</li></ul>

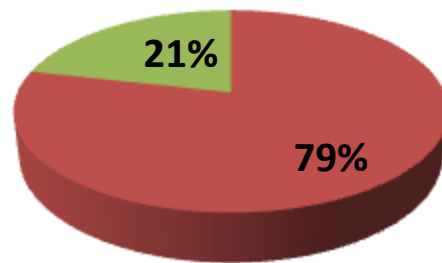
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 15*50)	750	22500	270000
<b>Total Sales (A)</b>	750	22500	270000
<b>Less Variable Expense</b>			
Feed & Medicine	300	9000	108000
<b>Total variable Expense (B)</b>	300	9000	108000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		5,800	69600
<b>Net Profit (E)= [C-D]</b>		7,700	92400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	150000	150,000	1	60,000	60,000	210,000
Culf	2	35000	70,000	0	0	0	70,000
<b>Total</b>	<b>3</b>	<b>0</b>	<b>220,000</b>	<b>1</b>	<b>0</b>	<b>60,000</b>	<b>280,000</b>

## Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 60,000
- Total 280,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk ( 21 litres *50)	1050	31500	378000	396900	416745
<b>Total Sales (A)</b>	1050	31500	378000	396900	416745
<b>Less Variable Expense</b>					
Feed & Medicine	380	11400	136800	143640	150822
<b>Total variable Expense (B)</b>	380	11400	136800	143640	150822
<b>Contribution Margin (CM) [C=(A-B)</b>	670	20100	241200	253260	265923
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6500	7000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		6,100	73,200	74,300	75400
<b>Net Profit (E)= [C-D]</b>		14000	168000	178,960	190523
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	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	168,000	178,960	190523
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144,000	298960
	<b>Total Cash Inflow</b>	228000	322960	489483
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)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	144,000	298960	465483

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 Years  
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









গ্রামীণ ব্যাংক

অঙ্কন 'স্বপ্নের দাশদহ'

নাম বেহালা মল্লিক  
কেন্দ্রের নাম কলকাতা বিশ্ববিদ্যালয়  
শাখা কলকাতা বিশ্ববিদ্যালয়

৩০/০১/১৯

এই স্মারক প্রদানের জন্য আবেদন  
কি. আমানুল হক - মাসুমুল  
কবি-মাসুমুল হোসেন - মাসুমুল  
২০/০১/১৯ ৬/০১/১৯ (১/১/১৯)  
কবি-মাসুমুল হোসেন  
কোন আবেদন নাই! কোর্স  
কবি-মাসুমুল হোসেন এই স্মারক  
এই নির্দেশনা দিয়ে,

১৯/০১/১৯ (১/১/১৯)  
কবি

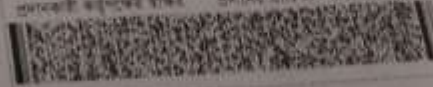
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
স্বাধীনতা পুরস্কার / স্বাধীনতা পুরস্কার



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Name: Masum Hossain  
বয়স: ৬৫ বছর  
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Date of Birth: 01 Jan 1969  
ID NO: 2613813203765

এই স্মারক প্রদানের ক্ষেত্রে সরকারি কর্মসূচি বাস্তবায়নের ক্ষেত্রে  
কোনও প্রকারে কোন বিচারিক ব্যবস্থা গ্রহণ করা যাবে না।  
উপস্থাপনা: বিচারিক, মন্ত্রণালয়, সরকারি কর্মসূচি, ১৯৬৯  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
২৯/০১/১৯





# FAMILY PICTURE

