

Proposed NU Business Name: **HASAN DAIRY FIRM**



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SANOWER HOSEN
Age	:	03-02-1982 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	02 Bothers & 04 Sister
Address	:	Vill: Noldubi, P.O: Tindighihat, 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. JAMELA BIBI
(iii) Father's name	:	NAZAMUDDIN SONAR
(iv) GB member's info	:	Branch: Majhihatto Sibgonj , Centre # 35(Female), Member ID: 3234/1, Group No: 05 Member since: 18-03-1998 (08 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Business (15,000 Per Month)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-242395
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAMELA BIBI joined Grameen Bank since 07 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASAN DAIRY FIRM
Location	:	Noldube,
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 190,000/-(from existing business) 73% Required Investment BDT 70,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 25 ft= 625 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia,Kahalu, Bogra▪Agreed grace period is 3 months.

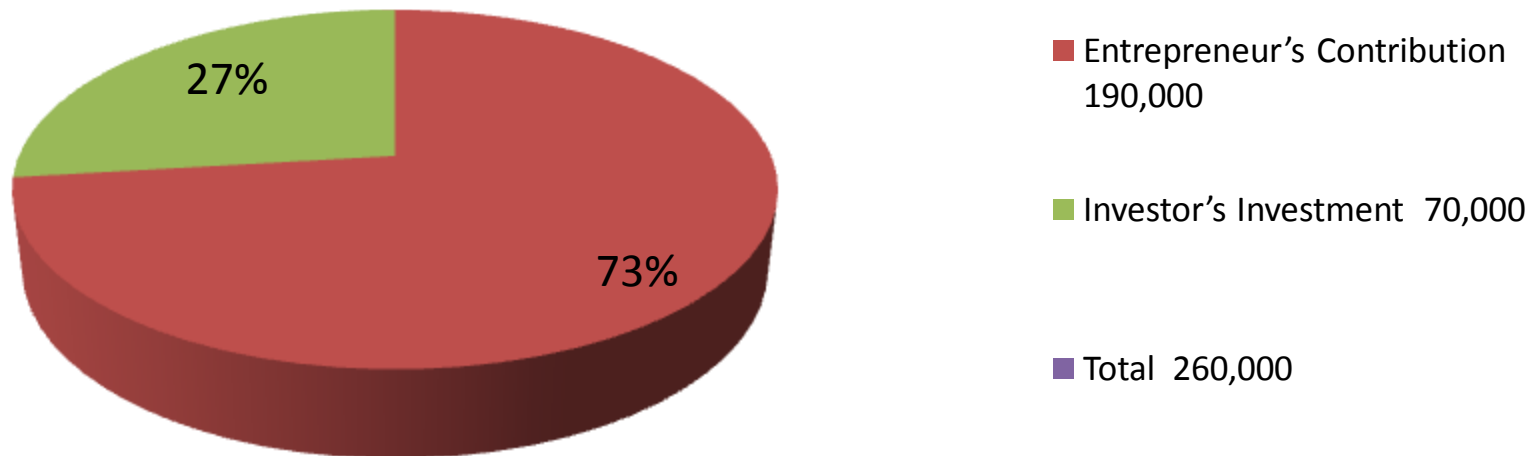
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	350	10500	126000
Total Sales (A)	350	10500	126000
Less Variable Expense			
Milk	140	4200	50400
Total variable Expense (B)	140	4200	50400
Contribution Margin (CM) [C=(A-B)]	210	6300	75600
Less Variable Expense			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		600	7200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian) Black	1	95,000	95000	1	70,000	70000	165000
Cow(Australian)Black & White	1	95,000	95000	0	0	0	95000
Total	2	0	190,000	1	0	70,000	260000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense					
Milk	240	7200	86400	90720	95256
Total variable Expense (B)	240	7200	86400	90720	95256
Contribution Margin (CM) [C=(A-B)]	360	10800	129600	136080	142884
Less Variable Expense					
Electricity bill		200	2400	2520	2646
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		6,200	74400	78120	82026
Net Profit (E)= [C-D]		4,600	55200	57960	60858
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	55200	57960	60858
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		27,200	57,160
	Total Cash Inflow	125,200	85,160	118,018
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	27,200	57160	90018

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 06 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

