

Proposed NU Business Name: **HELANA DAIRY FARM**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HELANA KHATUN
Age	:	15-06-1998 (19 Years)
Education, till to date	:	Class 7
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 2 Sisters
Address	:	Vill: Kornopur, P.O:Goshinga, 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	:	RAZIA KHATUN
(iii) Father's name	:	MD.HELAL UDDIN
(iv) GB member's info	:	Branch: Kornopur Bhumi, Centre # 41(Female), Member ID: 8099, Group No: 08 Member since: 10-10-2012-2017 (05 Years) First loan: BDT 20,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 19,440/-
(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	:	02 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.	:	01994-048114
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAZIA KHATUN joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

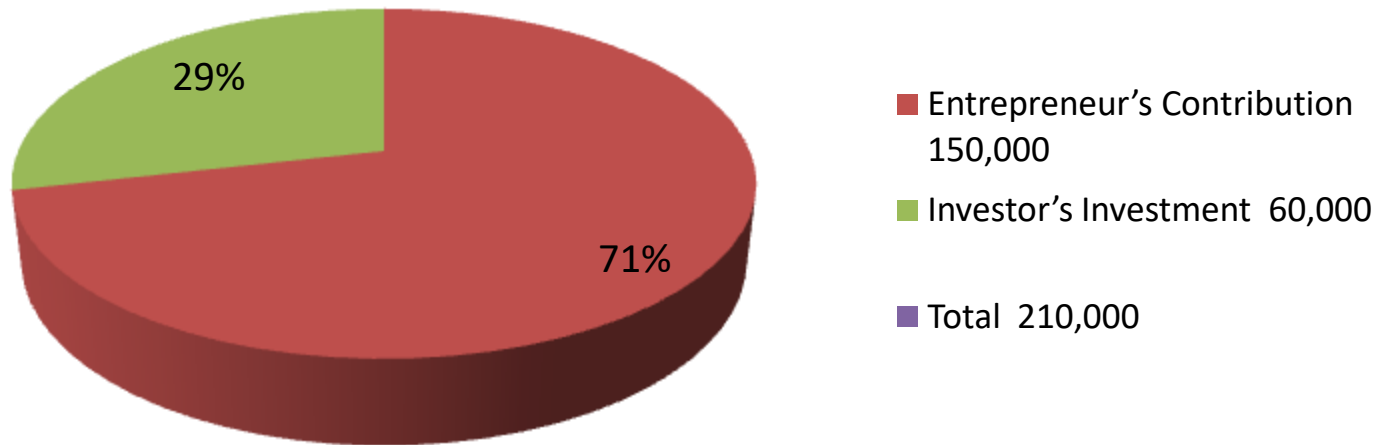
Business Name	:	HELANA DAIRY FARM
Location	:	Gazipur
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from local market.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		150	1,800
Transportation		150	1,800
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	60000	60,000	210,000
			0			0	0
	3	50000	150000	1	60,000	60,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Electricity Bill		150	1,800	1,800	1,800
Transportation		150	1,800	1,800	1,800
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		5,100	61,200	66,960	73,008
Investment Payback			24,000	24,000	24,000

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

<i>Sl #</i>	<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	60,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73200	151260
	Total Cash Inflow	157,200	175,260	258,423
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	73,200	151,260	234,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience; 5 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







