

Proposed NU Business Name: TUHIN DAIRY FIRM



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TUHIN MIA
Age	:	01-01-1995(22 Years)
Education, till to date	:	Class 5
Marital status	:	UnMarried
Children	:	Null
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Kodomtoli P.O: Ambaria P.S: Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST.SHOPNA BEGUM
(iii) Father's name	:	MD.TOTA MIA
(iv) GB member's info	:	Branch: Mirzabari , Centre # 13(male), Member ID: 7741, Group No: 12 Member since: 2000 -2017(17Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 37950 Outstanding loan: 37122
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01904365022
Family's Contact No.	:	01713563485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOPNA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

Proposed Nobin Udyokta Business Info

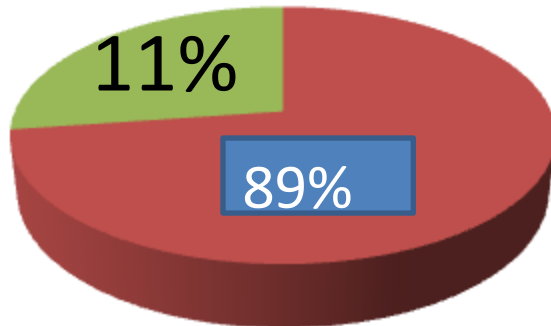
Business Name	:	TUHIN DAIRY FIRM
Location	:	kadamtoli Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 296,000
Financing	:	Self BDT 226,000(from existing business) 89% Required Investment BDT 70,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13ft x 6 ft= 78 Square ft
Security of the shop	:	Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; millk, Etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
millk	1,200	36,000	432000
Total Sales (A)	1,200	36,000	432000
Less. Variable Expense			
millk	600	18,000	216000
	0	0	0
	0	0	0
Total variable Expense (B)	600	18,000	216000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		350	4,200
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		10,650	127,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	02p	113000	226,000			70,000	296,000
							0
							0
							0
							0
							0
			0				
Security			0				0
Total			226,000			70,000	296,000



Entrepreneur
Investment:226,000
Investor Investment:70,000
Total Investment:296,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
millk	1,500	45,000	540,000	567,000	
Total Sales (A)	1,500	45,000	540,000	567,000	
Less. Variable Expense					
millk	750	22,500	270,000	283,500	
Total variable Expense(B)	750	22,500	270,000	283,500	
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	
Less. Fixed Expense					
Rent		5000	60,000	60,000	
Electricity bill		350	4,200	4,300	
Transportation		0	0	300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		0	0	0	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		10,650	127,800	128,900	
Net Profit (E) [C-D]		11,850	142,200	154,600	
Investment Payback			42,000	42,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	142,200	154,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		100,200
	Total Cash Inflow	212,200	254,800
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	100,200	212,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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





FAMILY PICTURE

