

Proposed NU Business Name: **MOHAMMAD ALI DAIRY FIRM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANOWER HOSSAIN
Age	:	22-05-1987 (29 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Boro Bahra P.O: Bahra, P.S: Nobabganj 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	:	ANOWARA BEGUM
(iii) Father's name	:	MOHAMMAD ALI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67 (Female), Member ID: 5024/4, Group No: 06 Member since: 01-01-1994 (22 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: BDT 9000
(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	:	10 years experience in running business. 06 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-202251
Mother's Contact No.	:	01843-237564
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 22 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOHAMMAD ALI DAIRY FIRM
Location	:	Bahra baazar ,Nobabganj, Dhaka
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 15 ft = 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employee.▪The shop is in own place.▪Collects goods from Joypara Hat▪Agreed grace period is 3 months.

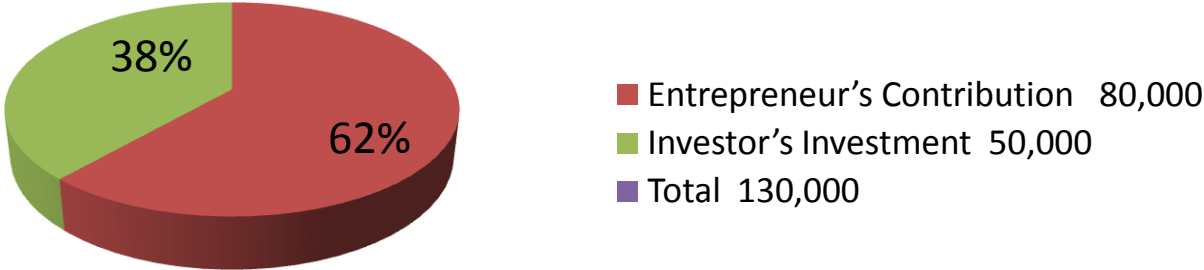
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (7*50)	350	10500	126000
Total Sales (A)	350	10500	126000
Less Variable Expense			
Cow feed	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	290	8700	104400
Less Variable Expense			
Electricity bill		500	6000
Salary (self)		3000	36000
Entertainment		200	2400
Mobile bill		400	4800
Total fixed cost (D)		4,100	49200
Net Profit (E)= [C-D]		4,600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Red cow	1	80000	80,000	1	50,000	50,000	130,000
Cow	0	0	0	0	0	0	0
Total	1		80,000	1	50,000	50,000	130,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (12 litre*50)	600	18000	216000	226800
Total Sales (A)	600	18000	216000	226800
Less Variable Expense				
Feed & Medicine	120	3600	43200	45360
Total variable Expense (B)	120	3600	43200	45360
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Variable Expense				
Electricity bill		700	8400	8600
Salary (self)		3000	36000	36000
Entertainment		250	3000	3100
Mobile bill		450	5400	5600
Total fixed cost (D)		4,400	52800	53,300
Net Profit (E)= [C-D]		10,000	120000	128,140
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	120,000	128,140
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		90,000
	Total Cash Inflow	170000	218140
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	90,000	188140

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 10 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

