

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	HRIDOY SHEIKH
Age	:	12-07-1995 (21 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Noiropukur par , P.O: Ghashipukur Par, P.S: Munsiganj Sadar, Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KULSUM BEGUM
(iii) Father's name	:	IDRIS ALI SHEIKH
(iv) GB member's info	:	Branch: Madina Baazar Munsiganj , Centre # 37 (Male), Member ID: 5122, Group No: 04 Member since: 01-02-2003 (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: 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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01943-070775
Mother's Contact No.	:	01731-695106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULSUM BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	HRIDOY DAIRY FIRM
Location	:	Noiro pukur par, Ghashi pukur par, Munsiganj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 160,000 (from existing business) 62% Required Investment BDT 100,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft = 150 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 being operated by entrepreneur. Existing no employee.▪Collects goods from Munsir hat.▪Agreed grace period is 3 months.

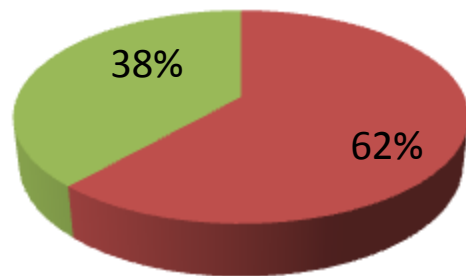
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (10 litres *50)	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Cow feed	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Variable Expense			
Electricity bill		400	4800
Transportation		1,200	14400
Salary (self)		4000	48000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		5,200	62400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Australian)	2	80000	160,000	1	100,000	100,000	260,000
Bull		0		1	0	0	0
Total	2		160,000	2	100,000	100,000	260,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Milk (16 litre* 50)	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	256000
Less Variable Expense					
Feed & Medicine	200	6000	72000	75600	79380
Total variable Expense (B)	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Variable Expense					
Electricity bill		400	4800	5000	5400
Transportation		1,500	18000	19,000	20000
Salary (self)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Mobile bill		300	3600	3800	4000
Total fixed cost (D)		6,500	78000	79,400	81000
Net Profit (E)= [C-D]		8,500	102000	109,600	117450
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	102,000	109,600	119338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62,000	131600
	Total Cash Inflow	202000	171600	250938
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	62,000	131600	210938

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

