Proposed NU Business Name: ANOWER DAIRY FARM



Project identification and prepared by: Md Majnu Hossen, Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD. ANOWER HOSSAIN				
Age	:	10-02-1995(21 Years)				
Education, till to date	:	HSC				
Marital status	:	Married				
Children	:	-				
No. of siblings:	:	-				
Address	:	Vill: Doripara P.O: R D A, P.S: Sherpur, Dist: Bogra				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST. ANGURI MD. FAZLUL RAHMAN Branch: Garidha, Sherpur Centre # 08 (Female), Member ID: 3032, Group No: 05				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Member since:11-12-1991 First loan: BDT 3000/- Existing Loan: BDT 10,000, Outstanding loan: BDT NILL Father No No 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	:	07 years experience in running business.
Training Info	:	He has Not training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-112782
Mother's Contact No.	:	01731-150921
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANGURI joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

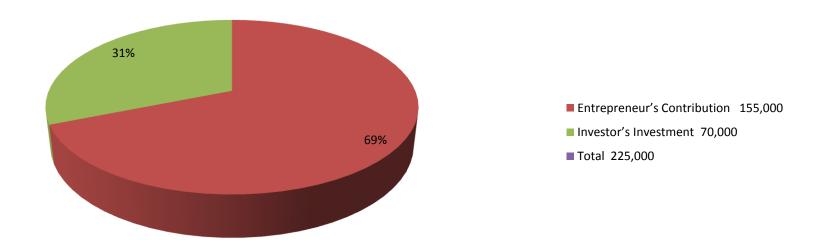
Proposed Nobin Udyokta Business Info						
Business Name	:	ANOWER DAIRY FARM				
Location	:	Doripara , Sherpur .				
Total Investment in BDT	:	BDT 225,000/-				
Financing	:	Self BDT 155,000/-(from existing business) 69% Required Investment BDT 70,000/-(as equity) 31%				
Present salary/drawings from business (estimates)	•	BDT 4,000/-				
Proposed Salary	:	BDT 4,000/-				
Size of shop	:	10ft x 12 ft= 120 square ft				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like. Milks . The business is operating by entrepreneur. Existing no employee. One will be appointed in the future. Collects goods from Sherpu, Bogra Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Millk(50*10)	500	15,000	180,000			
Total Sales (A)	500	15,000	180,000			
Less. Variable Expense						
Millk	100	3,000	36,000			
Total variable Expense (B)	100	3,000	36,000			
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000			
Less. Fixed Expense						
Electricity Bill		200	2,400			
Transportation		500	6,000			
Salary (self)		4,000	48,000			
Entertainment		200	2,400			
Feed & Medicine		4,000	48,000			
Mobile Bill		200	2,400			
Total fixed Cost (D)		9,100	109,196			
Net Profit (E) [C-D)		2,900	34,804			

Investment	Prop		OWD
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	Existi	ng	Proposed				
Particulars	Qty.	Unit Price	Amount	Qty	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Cow (Cross)	2	60,000	120,000	1	70,000	70,000	190,000
Small Cow	1	35,000	35,000				35,000
Total	3		155,000	1		70,000	225,000

Source of Finance



Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Millk(50*16)	800	24,000	288,000	302,400	317,520		
Total Sales (A)	800	24,000	288,000	302,400	317,520		
Less. Variable Expense	0						
Millk	160	4,800	57,600	60,480	63,504		
Total variable Expense (B)	160	4,800	57,600	60,480	63,504		
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920	254,016		
Less. Fixed Expense							
Electricity Bill		200	2,400	2,400	2,400		
Transportation		500	6,000	6,000	6,000		
Salary (self)		4,000	48,000	48,000	48,000		
Entertainment		200	2,400	2,400	2,400		
Feed & Medicine		4000	48,000	48,000	48,000		
Mobile Bill		300	3,600	3,600	3,600		
Total fixed Cost (D)		9,200	110,400	110,400	110,400		
Net Profit (E) [C-D)		10,000	120,000	131,520	143,616		
Investment Payback			28,000	28,000	28,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	120,000	131,520	143,616
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,000	195,520
	Total Cash Inflow	190,000	223,520	339,136
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	28,000	28,000
3	Net Cash Surplus	92,000	195,520	311,136

SWOT ANALYSIS

Strength

Employment: Self: 0Family:0 Others:0

Experience & Skill: 07 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













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নাম : মো: আনোবাৰ হোসেন

Name : Md. Anowar Hossain

মাতা : মোছা: আংগুৰী

Date of Birth : 10-02-1996

NID No. : 19961018828000247

od Group : B+

বৰ্তমান ঠিকানা : বাসা/আজি: ৫, প্ৰাম/ৰাজা: দতিপাজা, -, ডাকসৰ: মান ডি. ২ - ৬৮৪২, পৰবুৰ, পল্লী, নুমান্য

FAMILY PICTURE

