

Proposed NU Business Name: M/S DHONIKUNDA DAIRY AND FISHARIJ



Project identification and prepared by: MD.ANISAR RAHMAN
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Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIDUL ISLAM
Age	:	09-01-1994(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Sister.04 Brothers
Address	:	Vill: North Dhonikunda, P.O:Nowapur, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR HAWOYA
(iii) Father's name	:	JAMAL UDDIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 37(Female), Member ID:3841, Group No: 04 Member since: 10-05-2010-2015 (05 Years) First loan: BDT3,000/- Existing loan: BDT 000/- Outstanding loan: 000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0183209752
Mother's Contact No.	:	01822120418
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR HAWOYA 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.

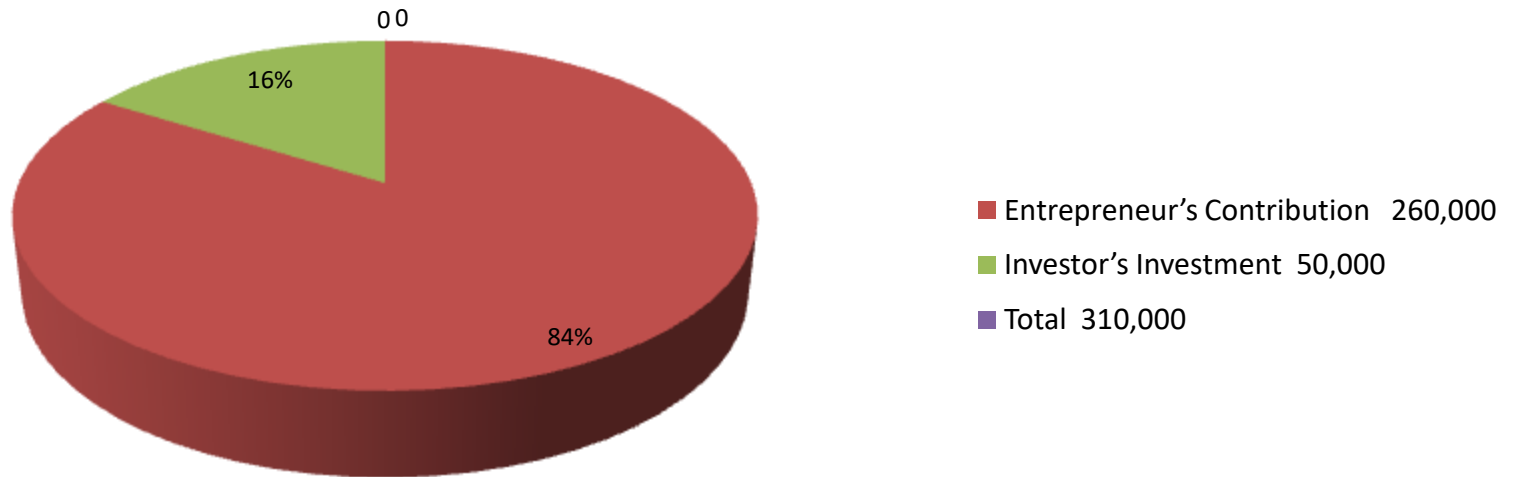
Proposed Nobin Udyokta Business Info

Business Name	:	M/S DHONIKUNDA DAIRY AND FISHARIJ
Location	:	North Dhonikunda, Porshuram, Feni.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 2,60,000 (from existing business) 84% Required Investment BDT,50,000 (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	00 ft x 00 ft. = 000square ft
Security of the shop	:	0000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;cows,rui,katla,telapia,silvar,etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in rant place. ▪Collects goods from Porshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cow,rui,katla,telapia,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
cow,rui,katla,telapia,others	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		21500	258000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cow	2	50,000	100,000			50,000	150,000
cow small	2	30,000	60,000			0	60,000
ruji	0	0	25,000			0	25,000
katla	0	0	25,000			0	25,000
telapia	0	0	25,000			0	25,000
silver	0	0	25,000			0	25,000
security	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	4	80000	260,000	0	0	50,000	310,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow,rui,katla,telapia,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5500	66000	66400	66800
Net Profit (E)= [C-D]		30500	366000	384300	403515
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	366,000	384300	403515
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		346000	710300
	Total Cash Inflow	416,000	730,300	1,113,815
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	346,000	710,300	1,093,815

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;North
Dhonikunda, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











