



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Hannan Village : Chondidasgati. Post.:Shialkol, Upazilla : Sirajgang sodor, District: Sirajgang
Age	:	28 Years.
Marital status	:	Married
children	:	1 (one) Daughter
No. of siblings:	:	3 (three) Brothers and 2 (two) Sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Surma Khatun</p> <p>Late. Shahid Ali</p> <p>Branch: Vodroghat, Group #06, Centre # 21/M, Loan no. 3175/4</p> <p>Member since:2002, First loan: Tk. 20,000, Last GB Loan: 50,000, Outstanding: 26,700</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has ten years experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01778352494
National ID number	:	8817877325363
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Soriful Islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 20,000 (twenty thousand) and used in purchased a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hannan Dairy Farm.
Address/ Location	:	Village: Chondidasgati. post. Shialkol, Upazilla : Sirajgang sodor, District: Sirajgang
Total Investment in BDT	:	BDT 2,90,000
Financing	:	Self financing: BDT 2,10,000 Required Investment: BDT 80,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ I have already two milky cow and now I want to buy one milky cow @ BDT. 100,000/- each. ➤ Per year got a calves by a milky cow. ➤ Milk production is estimated to be 10 lit./per day each cow; ➤ Feeding cost of each cow= BDT 200/day/cow; ➤ Estimated selling price of milk = BDT 45/Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in as soon as possible.

INFO ON EXISTING BUSINESS OPERATIONS

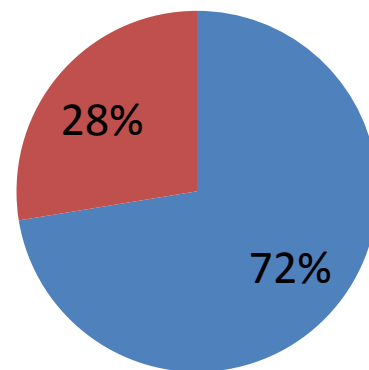
Particulars	<i>Year 1 (BDT)</i>		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	900	27,000	252,000
Calves Sales			30,000
Cow Dung Sales	20	600	7,200
(A) Total Revenue	920	27,600	289,200
Less: Cost of sales			
(B) Cost of Sales (cow food)	400	12,000	144,000
Gross profit (GP) [C=(A-B)]	520	15,600	145,200
Less: Operating Costs:			
Electricity bill		200	2,400
Transportation		200	2,400
Doctors and Medicine		1000	12,000
Mobile bill		250	3,000
Other Expenses		200	2,400
Depreciation Expenses		4000	48,000
Total Operating Cost (D)		5,850	70,200
(C-D) Net Profit:		9,750	75,000
Retained Income:		9,750	75,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
1	2	3	4	5=(2+3+4)
Investments in different categories:				
Cow Shade (Ready)	40,000		-	40,000
Cost of 3 Milky cows (Price Per cow 80,000)	160,000	-	80,000	240,000
Fan 01 piece		3,000	-	3,000
Water supply motor & Fittings		7,000	-	7,000
Total Capital	200,000	10,000	80,000	290,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	210,000	72
Investor's Contribution(GK)	80,000	28
Total Investment	290,000	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	1,350	40,500	378,000	1,485	44,550	415,800	1,634	49,005	457,380
Calves Sales			60,000			80,000			80,000
Cow Dung Sales	30	900	10,800	30	900	10,800	30	900	10,800
(A) Total Revenue	1,380	41,400	448,800	1,515	45,450	506,600	1,664	49,905	548,180
Less: Cost of sales									
(B) Cost of Sales (cow food)	600	18,000	216,000	630	18,900	226,800	441	19,845	238,140
Gross profit (GP) [C=(A-B)]	780	23,400	232,800	885	26,550	279,800	1,223	30,060	310,040
Less: Operating Costs:									
Electricity bill		150	1,800		165	1,980		181.5	2,178
Transportation		1500	18,000		1650	19,800		1815	21,780
Doctors and Medicine		1500	18,000		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary		3,000	36,000		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		1,000	12,000		1,000	12,000		1,000	12,000
Total Operating Cost (D)		7,450	89,400		8,145	97,740		8,338	100,050
(C-D) Net Profit:		15,950	143,400		18,405	182,060		21,723	209,990
Retained Income:			143,400			182,060			209,990

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow :</u>			
Opening Balance	-	121,400	498,260
Capital Infusion by UDYOKTA	10,000	-	-
Capital infusion by Investor	80,000	-	-
Sales	448,800	506,600	548,180
Total Receipts	538,800	628,000	1,046,440
<u>Cash Outflow :</u>			
Cow Purchase	80,000		
Cost of goods sold	216,000	226,800	238,140
Operating expenses	89,400	97,740	100,050
Payback to investor	32,000	32,000	32,000
Total payment	417,400	129,740	132,050
Closing Balance	121,400	498,260	914,390

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Unavailability of quality food;<input type="checkbox"/> Shortage of foods in rainy season
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle business;<input type="checkbox"/> Investor's money will be payback in four	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you













Nu With his Mother



Thank You