

Proposed NU Business Name: **EAHIA DAIRY FIRM**



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Keraniganj Unit, Dhaka

Project verified by: Susanto Kuman Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD EAHIA
Age	:	13-11-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers 5 Sisters
Address	:	Vill: Narayon Pottri, P.O: Rohitpur P.S: Keraniganj 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	:	MST ABJAN BEGUM
(iii) Father's name	:	LATE MONSUR ALI
(iv) GB member's info	:	Branch: Shakta, Centre # 31(Female), Member ID: 2443, Group No: 06 Member since: 12-08-1990 (25Years) First loan: 3000 BDT
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 3875
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834413316
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ABJAN BEGUM joined Grameen Bank since 25 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	:	EAHIA DAIRY FIRM
Location	:	Narayonpotti,Rohitpur,Keraniganj
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 220,000/-(from existing business) 59% Required Investment BDT 1,00,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 20ft= 600 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mil production and sale▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed in future▪The shop is rented.▪Collects goods from Parasan hat▪Agreed grace period is 3 months.

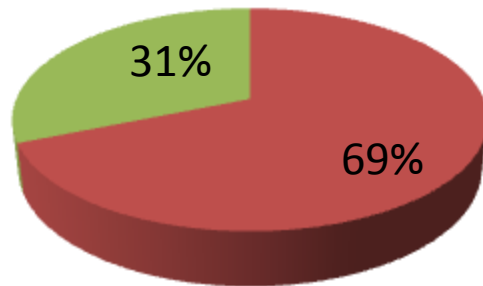
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	480	14400	172800
Total Sales (A)	480	14400	172800
Less Variable Expense			
Feed & Medicine	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Variable Expense			
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		5,500	66000
Net Profit (E)= [C-D]		5,900	70800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	200,000	100000	300000
Calf	20,000	0	0
	220,000	100,000	320000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 100,000
- Total 320,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	720	21600	259200	272160
Total Sales (A)	720	21600	259200	272160
Less Variable Expense				
Feed & Medicine	130	3900	46800	49140
Total variable Expense (B)	130	3900	46800	49140
Contribution Margin (CM) [C=(A-B)]	590	17700	212400	223020
Less Variable Expense				
Electricity bill		400	4800	5000
Salary (Self)		5000	60000	60000
Entertainment		100	1200	3800
Mobile bill		150	1800	2000
Total fixed cost (D)		5,650	67800	70,800
Net Profit (E)= [C-D]		12050	144600	152,220
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	144,600	152,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		84,600
	Total Cash Inflow	244600	236820
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	84,600	176820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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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FAMILY PICTURE

