

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



**Grameen Shakti
Samajik Byabosha Ltd.**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAHID HASAN
Age	:	05-11-1996 (21 Years)
Education, till to date	:	Honors (3 rd Year)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Katnahar, P.O: Morail, Thana: Kahalu, Dist: Bogra
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. NURUN NAHAR BEGUM
(iii) Father's name	:	MD.ROBIUL ISLAM
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 39(Female), Member ID: 4927, Group No: 10 Member since: 17-08-2010 (15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 15,552/-
(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. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-105742
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURUN NAHAR BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHID DAIRY FIRM
Location	:	Katnahaar,Muroil, Kahalu
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 110,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 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 operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

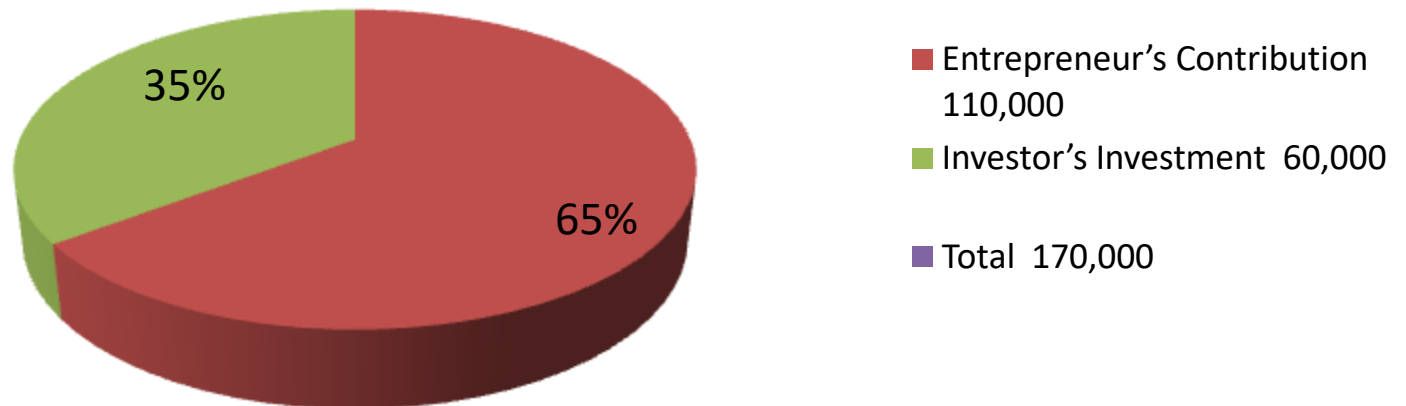
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense			
Milk	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		100	1200
Total fixed cost (D)		5,600	67200
Net Profit (E)= [C-D]		3,400	40800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Deshi)	1	60,000	60000	2	60,000	120000	180000
Calf	1	40,000	40000	0	0		40000
Total	1	0	110,000	2	60000	120,000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense				0	0
Milk	150	4500	54000	56700	59535
Total variable Expense (B)	150	4500	54000	56700	59535
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense				0	0
Electricity bill		100	1200	1260	1323
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		5,900	70800	74340	78057
Net Profit (E)= [C-D]		7,600	91200	95760	100548
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	91200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67,200	138,960
	Total Cash Inflow	151,200	162,960	239,508
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	67,200	138960	215508

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 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; Katnihar,Muroil, Kahalu
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

