

Proposed NU Business Name: KABBO DAIRY FIRM HOUSE



Project identification and prepared by: Md. Shahadata Hossain
Donbari Tangail
Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RAIHAN HOSSAIN
Age	:	01-01-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	01 Brothers 01sister
Address	:	Vill: bondhun takorey P.O:dhanbari P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: REHANA
(iii) Father's name	:	MD: MOSTOFA KAMAL
(iv) GB member's info	:	Branch: chalash modupur , Centre # 06 (Female), Member ID:7955 Group No:11 Member since: 2002 Raning (15Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 100,000 Outstanding loan:15,000
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01997-589095
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: REHANA Joined Grameen Bank Since 15 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KABAO DAIRY FARM HAUSE
Location	:	Paetka , donbari,Tangail.
Total Investment in BDT	:	BDT 270,000
Financing	:	Self BDT 220,000(from existing business) 81% Required Investment BDT 50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 20 ft= 600 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow & Milk. ▪Average80% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Farm is own. ▪Collects goods from Donbari. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,millk	1,000	30,000	360000
Total Sales (A)	1,000	30,000	360000
Less. Variable Expense			
cow,millk	200	6,000	72000
	0	0	0
	0	0	0
Total variable Expense (B)	200	6,000	72000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		8000	96,000
Electricity bill		200	2,400
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		13,400	160,800
Net Profit (E) [C-D]		10,600	127,200

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
millk	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
millk	240	7,200	86,400	90,720	95,256
Total variable Expense(B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		8000	96,000	96,000	96,000
Electricity bill		200	2,400	2,500	2,800
Transportation		0	0	300	800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		0	0	300	500
Guard		0	0	0	0
Genaretor		0	0	0	2,400
Mobile bill		200	2,400	2,600	2,900
Total fixed Cost (D)		13,400	160,800	162,200	166,500
Net Profit (E) [C-D]		15,400	184,800	200,680	214,524
Investment Payback			30,000	30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	184,800	200,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		154,800
	Total Cash Inflow	234,800	355,480
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	154,800	325,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

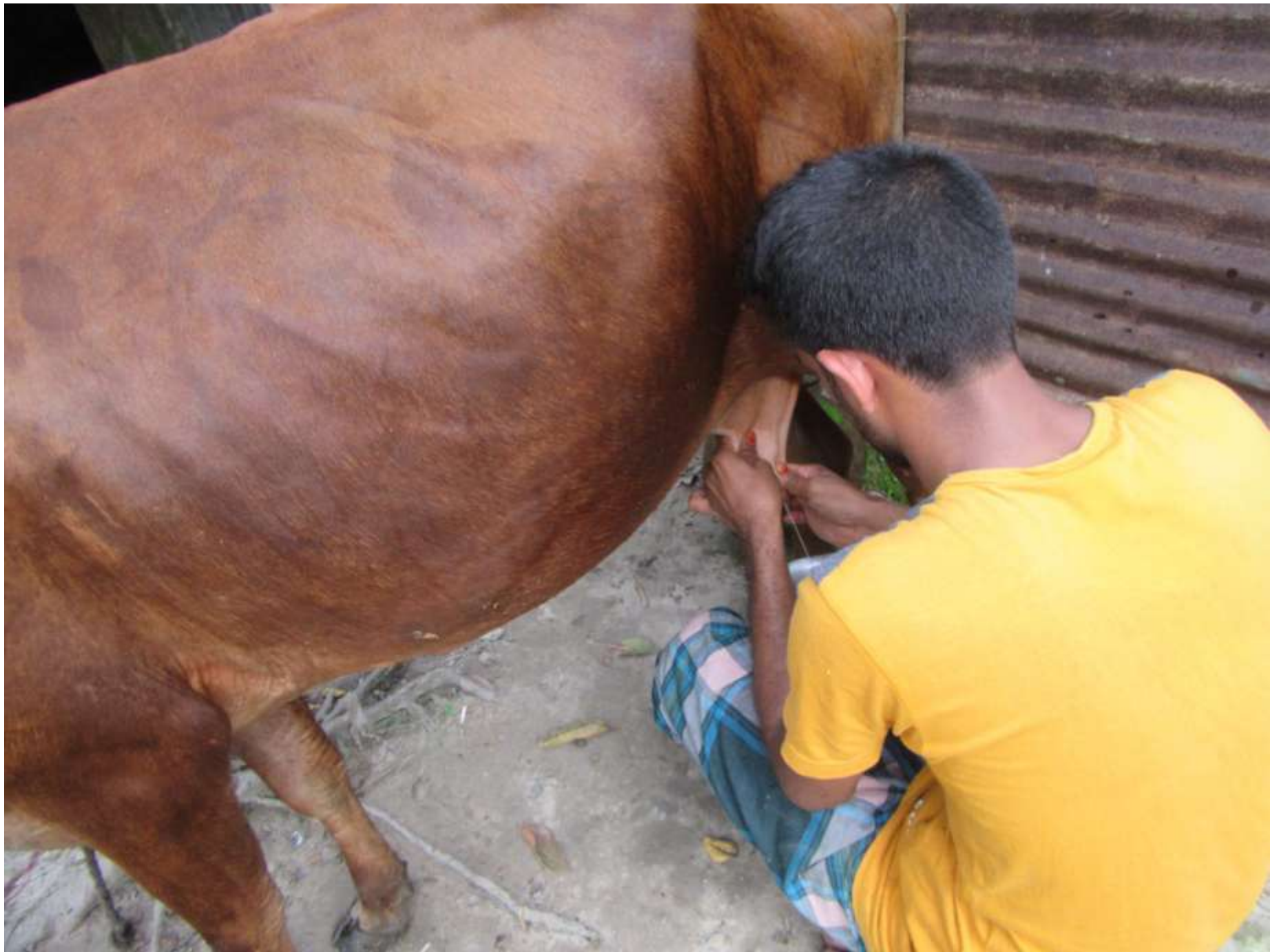
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

