

Proposed NU Business Name: **HANNAN DAIRY FARM**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMOD HANNAN
Age	:	01/06/1987 (30Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 Sons 0 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Matia goda P.O: Chadgazi P.S: Chagalnaiya , 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	:	MORIYOM BIBI
(iii) Father's name	:	ABU SAYOD FORAZEE
(iv) GB member's info	:	Branch: Mohamaya, Centre # 49/(Female), Member ID:7542/1, Group No: 03 Member since: 05-03-2002 (15YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 8,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	8 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-444315
Mother's Contact No.	:	01814-179548
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIYOM BIBI joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

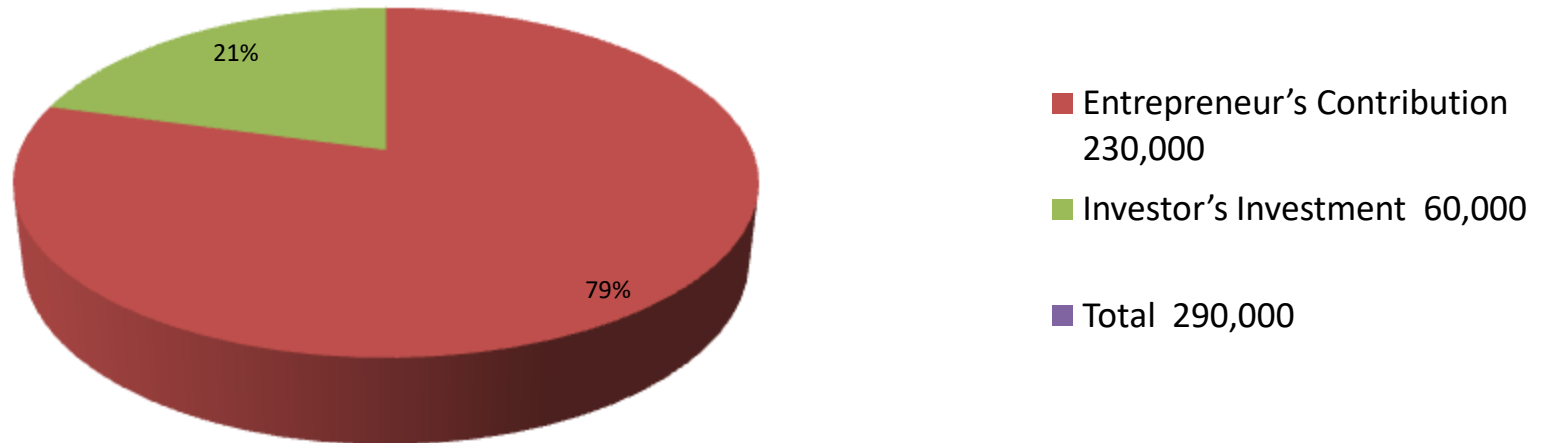
Business Name	:	HANNAN DAIRY FARM
Location	:	Matiagoda,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 2,90,000/-
Financing	:	Self BDT 230,000/- (From Existing Business) 79% Required Investment Bdt,60,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 30 ft. = 600 Square Ft
Security Of The Shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Bull,cow .▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In own Place.▪Collects Goods From Feni/comilla.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Bull,cow	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
Bull,cow	2640	79200	950400
Total Variable Expense	2640	79200	950400
Contributon Margin (CM) [C=(A-B)]	660	19800	237600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		14300	171600
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Bull cow	3	50,000	150,000	1	50,000	50,000	200,000
Cow	2	40,000	80,000			0	80,000
others	0	0	0			10,000	10,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
Total	5	90000	230,000	1	50,000	60,000	290,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bull,cow	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Bull,cow	3040	91200	1094400	1149120	1206576
Total Variable Expense	3040	91200	1094400	1149120	1206576
Contributon Margin (CM) [C=(A-B)]	760	22800	273600	287280	301644
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14300	171600	172180	172769
Net Profit (E)= [C-D]		8500	102000	107100	112455
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78000	161100
	Total Cash Inflow	162,000	185,100	273,555
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	78,000	161,100	249,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Matiagoda, Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





ROASTER







