

Proposed NU Business Name: **AMIR HOSSAIN DAIRY FIRM**



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Feni Sadar Unit, Feni

Project verified by: Md. Ebadot Hossain

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMIR HOSSAIN
Age	:	25-04-1989 (29 years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Barahipur P.O: Feni Sadar ; P.S: Feni Sadare ; 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	:	KHODEJA BEGUM
(iii) Father's name	:	ABDUL MOTIN
(iv) GB member's info	:	Branch: Dhormopur, Feni. Centre # 37 (Female), Member ID: 2125, Group No: 05 Member since: 15-05-1998 To 18-06-2010 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: Nill
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-817940
Family's Contact No.	:	01817-055142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA BEGUM joined Grameen Bank since **12** years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AMIR HOSSAIN DAIRY FIRM
Location	:	Barahipur, Gazicross Road, Feni
Total Investment in BDT	:	BDT 491,000/-
Financing	:	Self BDT 340,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calves, Feed etc▪Average 30% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Feni .▪Agreed grace period is 3 months.

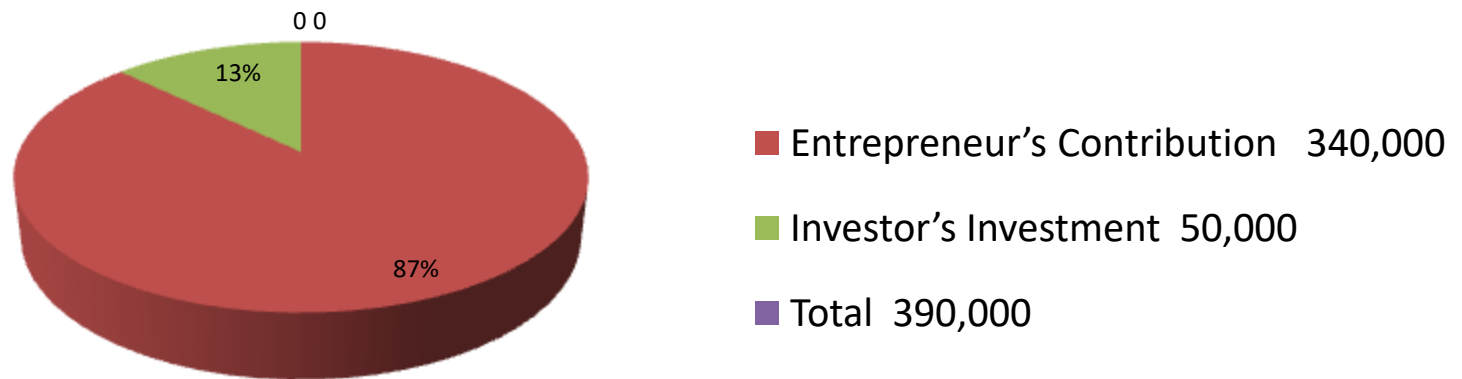
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cow, Calves, Feed etc	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less Variable Expense			
Cow, Calves, Feed etc	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less Variable Expense			
Rent		0	0
Electricity bill		400	4,800
Transportation		0	0
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		15000	180,000
Guard		0	0
Generator		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		20,800	249,600
Net Profit (E)= [C-D]		15,200	182,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200,000	1	50000	50000	250,000
Calves	1	50000	50,000	0	0	0	50,000
Cow Feed	1	90000	90,000	0	0	0	90,000
Others	0	0	0	0	0	0	0
Security	0	0	0				0
Total	4	240000	340,000	1	50000	50,000	390,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Cow, Calves, Feed etc	1,500	45,000	540000	567000	595350
Total Sales (A)	1,500	45,000	540000	567000	595350
Less Variable Expense					
Cow, Calves, Feed etc	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540000	567000	595350
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		600	7,200	7,500	8,000
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		16000	192,000	193,000	194,000
Guard		0	0	0	0
Generator		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		22,100	264,000	266,700	268,500
Net Profit (E)= [C-D]		22,900	276,000	300,300	326,850
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	276,000	300,300	326,850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		256,000	536,300
	Total Cash Inflow	326,000	556,300	863,150
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	256,000	536,300	843,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

