

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



Project identification and prepared by: MD Sahidul Islam
Nobabgonj Unit, Nobabgonj

Project verified by: Suanta kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SAYED
Age	:	18-06- 1997(19Years)
Education, till to date	:	Class (V)
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03Brothers
Address	:	Vill: Ulaiel, P.O: Aona, P.S: Nobabgonj, 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	:	MS. SALMA BEGUM
(iii) Father's name	:	MD. SHAPON MIA
(iv) GB member's info	:	Branch :Sholla Nobabgonj, Centre 38(Female), Member ID: 2631/3, Group No: 02 Member since: 2006 (10Years) First loan: BDT 5,000 Existing loan: BDT 40,000, Outstanding Loan: 6,560
Further Information:		
(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.)	:	yes
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. She has training of 05 years.
Other Own/Family Sources of Income	:	Auto rickshaw /BDT 10,000
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01869-623022
Family's Contact No.	:	01953-917926
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MS. SALMA BEGUM joined Grameen Bank since 10 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	:	BHAI BHAI DAIRY FIRM
Location	:	Ulail, Aoana, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by Purchasing cow▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee..▪ The shop is in own place.▪Collects goods from Sholabahar▪Agreed grace period is 3 months.

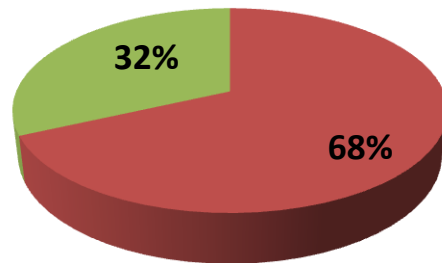
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (6*70)	420	12600	151200
Total Sales (A)	420	12600	151200
Less Variable Expense			
Feed & medicine	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		3000	36000
Mobile bill		200	2400
Total fixed cost (D)		4,500	54000
Net Profit (E)= [C-D]		5,100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	70,000	70,000	140,000
Bull	2	38000	76,000	0	0	0	76,000
Roughage	4	1000	4,000	0	0	0	4,000
Total	7	0	150,000	1	0	70,000	220,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (11*70)	770	23100	277200	291060	305613
Total Sales (A)	770	23100	277200	291060	305613
Less Variable Expense					
Feed & medicine	240	7200	86400	90720	95256
Total variable Expense (B)	240	7200	86400	90720	95256
Contribution Margin (CM) [C=(A-B)]	530	15900	190800	200340	210357
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18500	0
Salary (self)		3000	36000	36000	36000
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		5,300	24,000	61,000	43000
Net Profit (E)= [C-D]		10600	127200	139,340	167357
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	127,200	139,340	167357
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		99,200	210540
	Total Cash Inflow	197200	238540	377897
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	99,200	210540	349897

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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





শুভেচ্ছা ও অভিনন্দন
দেওয়ান ইউসুফ
প্রচারে ও শোয়া ইউনিয়নের ১ম ওয়ার্ডের সর্বস্তরের জনগণ।

মডিউল সমাধ ফ

Red Collection
Sudh & Sudh

দী ট্রাভেলস ইন্টারন্যাশনাল
কোন বিমানের নতুন টিকেট
শীঘ্রই পাঠ এবং পুরাতন টিকেটের
সময় পরিবর্তন করা হয়।
ATAG MEMBER IATA



বইয়ের প্রতিবেদন...
 নাম: আবু সাইদ
 পিতা: আবু সাইদ
 মাতা: আবু সাইদ
 ঠিকানা: ...

আত্মীয় পরিচিতি বিবরণ



নাম : আবু সাইদ
 Name : ABU SAYED
 পিতা : মোঃ আবু সাইদ

ক্রমিক নং- 0245

লাইসেন্স ফি আদায়
 অর্থ বছর ২০১৬-২০১৭

ইউ, পি, ফরম নং-১৩
 পরিশিষ্ট-১৩

নেং শোল্লা ইউনিয়ন পরিষদ
 উপজেলা-নবাবগঞ্জ, জেলা-ঢাকা।

ট্রেড লাইসেন্স

লাইসেন্স নং- ২৫৩

প্রতিষ্ঠানের নাম: ...

মালিকের নাম: ...

পিতা/স্বামীর নাম: ...

তারিখ: ০৫/০২/১৬

FAMILY PICTURE

