

Proposed NU Business Name: M/S HOSNEARA DAIRY FIRM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. HOSNEARA
Age	:	13-01-1987(29 Years)
Education, till to date	:	Calles 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 2 Sisters
Address	:	Vill: Khanpur P.O: Khanpur, P.S: Sherpur 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. AJADA BUGEM
(iii) Father's name	:	MD . ABUL HOSSEN
(iv) GB member's info	:	Branch: Zamil, Sherpur Centre #36(Female), Member ID: 3613, Group No: 06 Member since: 12-10-2008(07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 19,000, Outstanding loan: BDT 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	:	4 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-499541
Mother's Contact No.	:	01740-99025
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AJADA BUGEM joined Grameen Bank since 7 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	:	M/S HOSNEARA DAIRY FIRM
Location	:	Vadaishpara, Sherpur .
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

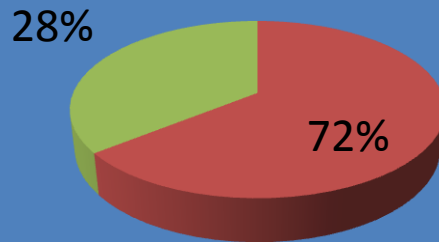
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Millk ,(8*50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less Variable Expense			
Millk	80	2400	2520
Total variable Expense (B)	80	2400	2520
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less Variable Expense			
Rent			
Electricity bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		100	1,200
Feed & Medicine		2000	24000
Mobile bill		200	2,400
Total fixed cost (D)		6,600	78,000
Net Profit (E)= [C-D]		3,000	37,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Cross)	1	100,000	100,000	1	70,000	70,000	170,000
Calf (Cross)	2	50,000	100,000				100,000
Small Calf	1	30,000	30,000				30,000
Total	4		230,000	1		70,000	300,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milks(10*50)	600	18000	216000	226800	226800
Total Sales (A)	600	18000	216000	226800	226800
Less Variable Expense					
Milks.	120	3600	43200	45360	45360
Total variable Expense (B)	120	3600	43200	45360	45360
Contribution Margin (CM) [C=(A-B)	480	14400	172800	181440	181440
Less Variable Expense					
Rent					
Electricity bill		100	1200	1260	1260
Transportatio		200	2400	2520	2520
Salary (self		4,000	48000	50400	50400
Entertainment		100	1200	1260	1260
Guard		2000	24000	25200	25200
Mobile bill		200	2400	2520	2520
Total fixed cost (D)		6,600	79200	80640	80640
Net Profit (E)= [C-D]		7,800	93600	100800	100800
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	120,600	131,400	131,400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60,600	60,600
	Total Cash Inflow	220600	192000	192000
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	160,000	28000	28000
3	Net Cash Surplus	60,600	132000	132000

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 07 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

