

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



Project identification and prepared by: Md Habil Uddin Shah,  
Keraniganj Unit, Dhaka

Project verified by: Sushanto Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD FARUK HOSSAIN</b>
Age	:	07-10-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Narayanpotti, P.O: Rohitpur P.S:Keraniganj , 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	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD ROZOB HOSSEIN</b>
(iv) GB member's info	:	Branch: Shakta, Centre # 31(Female), Member ID: 2467, Group No: 08 Member since: 21-05-2000 ( 15 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 50000 Outstanding loan: Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-147035
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARUK DAIRY FIRM</b>
Location	:	Narayon Pottri,Rohitpur,Keraniganj,Dhaka
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 140000/-(from existing business) 58% Required Investment BDT 100000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300 square ft
Security of the shop	:	BDT 2,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Para gram hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

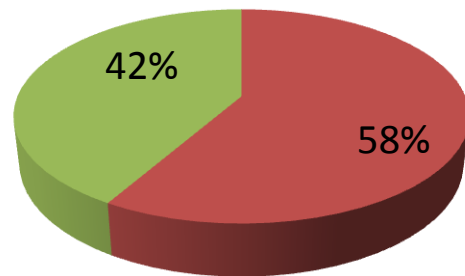
## Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk (7 litre*60)	420	12600	151200
<b>Total Sales (A)</b>	420	12600	151200
<b>Less Variable Expense</b>			
Feed & Medicine	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	360	10800	129600
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		5,600	67200
<b>Net Profit (E)= [C-D]</b>		5,200	62400

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow (2*80000)	80,000	100000	180000
Calf (2*30000)	60,000	0	60000
	140,000	100,000	240000

## Source of Finance



■ Entrepreneur's Contribution 140,000

■ Investor's Investment 100,000

■ Total 240,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk ( 16 litre*40)	640	19200	230400	241920
<b>Total Sales (A)</b>	640	19200	230400	241920
<b>Less Variable Expense</b>				
Feed & Medicine	90	2700	32400	34020
Item				
<b>Total variable Expense (B)</b>	90	2700	32400	34020
<b>Contribution Margin (CM) [C=(A-B)</b>	550	16500	198000	207900
<b>Less Variable Expense</b>				
Electricity bill		300	3600	3800
Salary (self)		5000	60000	60000
Entertainment		300	3600	3800
Mobile bill		300	3600	3800
<b>Total fixed cost (D)</b>		5,900	70800	71,400
<b>Net Profit (E)= [C-D]</b>		10600	127200	136,500
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	127,200	136,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		67,200
	<b>Total Cash Inflow</b>	<b>227200</b>	<b>203700</b>
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60000</b>
3	<b>Net Cash Surplus</b>	<b>67,200</b>	<b>143700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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पिता/माता का नाम	श्री श्री लालक श्री श्री लालक
पता	श्री श्री लालक श्री श्री लालक



গ্রামীণ ব্যাংক

মহাজ '১৫'এর পাশবর্তী

১৫/০৫/১৫

নাম: কাজীম হোসেন ১৫/০৫/১৫  
কেন্দ্রের নাম: কাজীম হোসেন  
শাখা: কাজীম হোসেন

People's Republic of Bangladesh  
Office of the Registrar of Birth and Death  
Sakta Union Parishad  
Keramanj, Dhaka  
Birth Certificate

(Rule 14 of Birth and Death Registration of some Particular Rules, 1994)  
(Extract from Birth Register)

Register No: 12

Date of Registration: 25-08-2015

Date of Issue: 25-08-2015

Birth Registration No: \* 19962613860113100

Name: MD. FARUK HOSSAIN

Date of Birth: 07-10-1996 Sex: Male  
*Seventh October Nineteen Hundred Ninety Six*

Place of Birth: NARAYANPOTRI, RAJISTPUR  
KERAMANJONI MODEL, DHAKA

Father's Name: MD. RAZZAB HOSSAIN  
Father's Nationality: Bangladeshi

Mother's Name: ANWARA BEGUM  
Mother's Nationality: Bangladeshi

Permanent Address: NARAYANPOTRI, RAJISTPUR  
KERAMANJONI MODEL, DHAKA

*[Signature]*  
25.8.15  
(Signature and Name of Registrar)

*[Signature]*  
25.8.15  
(Signature and Name of Registrar with Seal)

1. Name of Registrar  
2. Date of Issue  
3. Date of Registration  
4. Name of Child

(Seal of the Registrar's Office)

\*The date of registration of birth and death is the date on which the birth or death actually occurred.

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# FAMILY PICTURE

