

Proposed NU Business Name: **FAZLUL HOQ DAIRY FARM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FAZLUL HOQ
Age	:	30-10-1994 (23 Years)
Education, till to date	:	BA
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Sisters
Address	:	Vill: Karimpara, P.O: Jamirbaria, P.S: Gabtoli, 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	:	MOST. FAZILA BEGUM
(iii) Husband's name	:	MD SHAHJAHAN ALI
(iv) GB member's info	:	Branch: Digdair Gabtoli, Centre # 23 (Female), Member ID: 2695, Group No: 06 Member since: 15-06-2002 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 30,159
(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.	:	01735-962606
Mother's Contact No.	:	01743-918667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FAZILA BEGUM 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	:	FAZLUL HOQ DAIRY FARM
Location	:	Korimpara, Gabtoli, Bogra
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cow calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

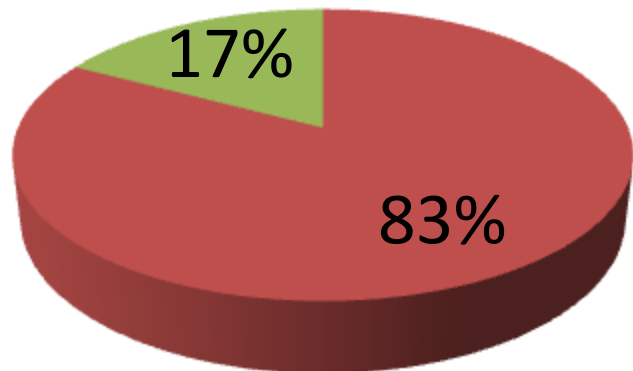
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 10 x 50	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	380	11,400	136,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Electricity Bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80000	160,000	1	50000	50,000	210,000
calf	2	40000	80,000	0	0	0	80,000
Total	4		240,000	1		50,000	290,000

Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 50,000

■ Total 290,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
Total Sales (A)	750	22,500	310,000	323,500	337,675
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	550	16,500	238,000	247,900	258,295
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		5,300	63,600	64,500	65,300
Net Profit (E) [C-D]		11,200	174,400	183,400	192,995
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	174,400	183,400	192,995
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,400	317,800
	Total Cash Inflow	224,400	337,800	510,795
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	154,400	317,800	490,795

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

