

Proposed NU Business Name: **HAMIDA DAIRY FARM**



Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>MST. HAMIDA KHATUN</b>
Age	:	10-08-1982( 34 Years)
Education, till to date	:	Class Nine
Marital status	:	<b>Married</b>
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Laxmipura ; P.O: Gazipur ;P.S: Gazipur Sadar ;Dist: Gazipur
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>MST. TAHERA KHATUN</b>
(iii) Father's name	:	<b>MD. JAKIR HOSSAIN FIROZ</b>
(iv) GB member's info	:	Branch: Proholadpur , Centre # 75 (Female), Member ID: 10249/1, Group No: 11 Member since: 20-02-2010 ( 7Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 26,900
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774957709
Family's Contact No.	:	01730828295
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TAHERA KHATUN** joined Grameen Bank since 7 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	:	<b>HAMIDA DAIRY FARM</b>
Location	:	Laximipura, Gazipur
Total Investment in BDT	:	BDT 2,24,000/-
Financing	:	Self BDT 1,24,000/- (from existing business) 55% Required Investment BDT 1,00,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li> <li>▪Average % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Sherajgong,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT) D

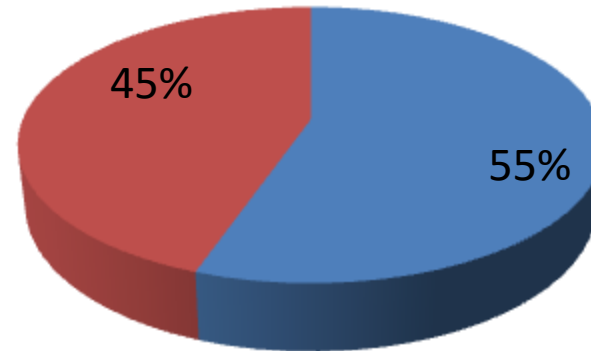
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Daily Sales( 10 Litter*40=400)	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000
<b>Less. Fixed Expense</b>			
<b>Rent</b>			
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		100	1200
Entertainment		200	2400
Feeds and Medicine		0	0
Generator		100	
<b>Total fixed Cost (D)</b>		5800	69600
<b>Net Profit (E) [C-D]</b>		6200	74400

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	100000	100000	200000
Goat	24000	-	24000
	-	-	-
	-	-	-
	-	-	-
Total	124000	100000	224000

## Source of Finance

- Entrepreneur Contribution=124000
- Investors Investment=100000
- Total=224000
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## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Daily Sales( 15 Litter*40=600)	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	600	18000	216000	226800	238140
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
<b>Rent</b>					
			2400		
Electricity Bill		200		2500	2600
Mobile Bill		250	3000	3100	3200
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3800
Entertainment		250	3000	3100	3200
Feeds and Medicine					
Generator		100	1200	1300	1400
<b>Total Fixed Cost</b>		6100	73200	73700	74200
<b>Net Profit (E) [C-D]</b>		11900	142800	153100	163940
<b>Investment Payback</b>			40000	40000	40000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	142800	153100	163940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102800	215900
	<b>Total Cash Inflow</b>	242800	255900	379840
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,00,000	-	
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40000	40000
	<b>Total Cash Outflow</b>	1,40,000	40000	40000
<b>3</b>	<b>Net Cash Surplus</b>	102800	215900	339840

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 6 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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