

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



Project identification and prepared by: Md. Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JILLUR RAHMAN
Age	:	05-01-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Sister
Address	:	Vill:Damuya,P.O:Khamarkandi,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	:	
(iii) Father's name	:	MOST. JORINA BEGUM.
(iv) GB member's info	:	(DEATH) TOJAMEL HOK. Branch:Garidaha,Sherpur,Centre #49 (Female), Member ID: 3646, Group No: 02, Member since: 10-01-2002(8years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: NIL,
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	He has 7 Years experience in running business. He has not training.
Other Own/Family Sources of Income	:	- Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-712684
Mother's Contact No.	:	01721-712683
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JORINA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASAN DAIRY FARM
Location	:	Damuya, Sherpur.
Total Investment in BDT	:	BDT 130,000 /-
Financing	:	Self BDT 80,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪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.

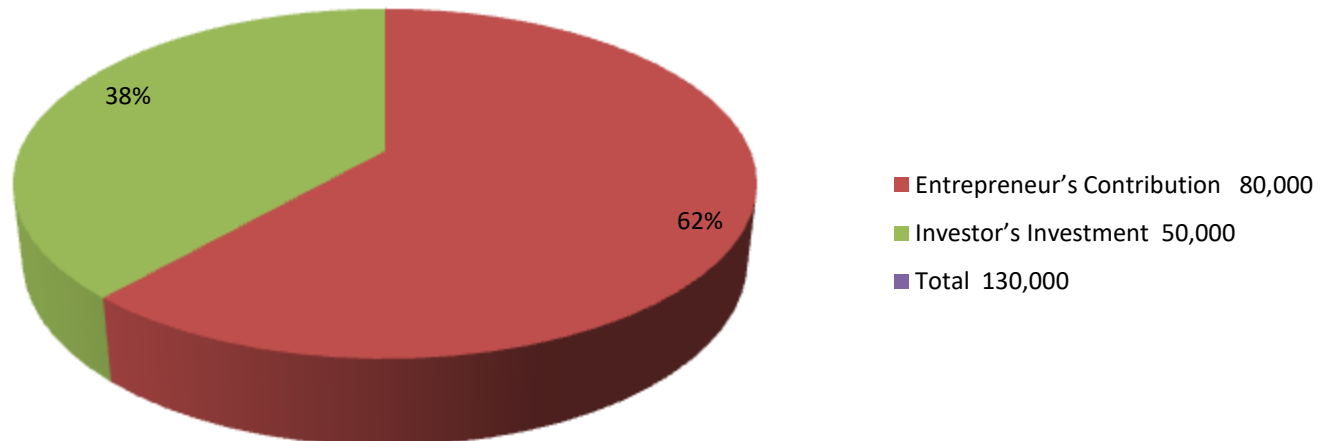
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	80,000	80,000	1	60,000	60,000	140,000
Total	1		80,000	1		50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	800	24,000	288,000	302,400
Total Sales (A)	800	24,000	288,000	302,400
Less. Variable Expense				
Feed & Medicine	160	4,800	57,600	60,480
Total variable Expense (B)	160	4,800	57,600	60,480
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920
Less. Fixed Expense				
Electricity Bill		200	2,400	2,400
Transportation		500	6,000	6,000
Salary (self)		4,000	48,000	48,000
Entertainment		200	2,400	2,400
Mobile Bill		300	3,600	3,600
Total fixed Cost (D)		5,200	62,400	62,400
Net Profit (E) [C-D]		14,000	168,000	179,520
Investment Payback			30,000	30,000

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

SI #	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	168,000	179,520
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	138,000
	Total Cash Inflow	218,000	317,520
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	138,000	287,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

