

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



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HAMIDUR RAHMAN
Age	:	07-10-1989(28 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill:Meramotpur ,P.O:Chargat,P.S: Charghat, Dist: Rajshahi
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.HAMIDA BEGUM
(iii) Father's name	:	MD.SOBUR ALI
(iv) GB member's info	:	Branch: Charghat , Centre # 4/m (Female), Member ID:6022/1, Group No: 09 Member since: 15-05-2002 (15Years) First loan: BDT -4,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 6,760
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01728-245998
Family Contact No.	:	01859-243943
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.HAMIDA BEGUM joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

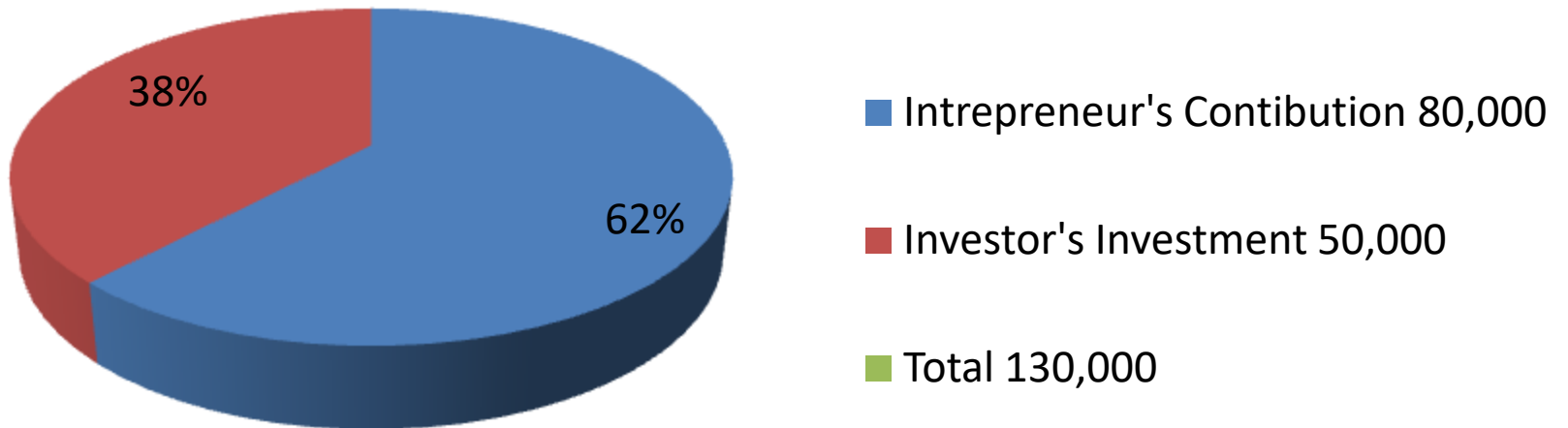
Business Name	:	HAMIDUR DAIRY FARM
Location	:	Meramotoipur, Charghat ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox Sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		100,000	200,000
Total Sales (A)		100,000	200,000
Less. Variable Expense			
Ox Sale		50,000	100,000
Total variable Expense (B)		50,000	100,000
Contribution Margin (CM) [C=(A-B)		50,000	100,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		18,000	36,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
Total fixed Cost (D)		34,200	68,400
Net Profit (E) [C-D)		15,800	31,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		110,000	220,000	231,000	242,550
Total Sales (A)		110,000	220,000	231,000	242,550
Less. Variable Expense					
Ox sale		55,000	110,000	115,500	121,275
Total variable Expense (B)		55,000	110,000	115,500	121,275
Contribution Margin (CM) [C=(A-B)]		55,000	110,000	115,500	121,275
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		0	0		0
Transportation		3,000	6,000	6,500	7,000
Salary (self)		18,000	36,000	36,000	36,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		600	1,200	1,200	1,200
Total Fixed Cost		34,200	68,400	70,000	71,600
Net Profit (E) [C-D]		20.800	41.600	45.500	49.675

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	41,600	45,500	49,675
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		21,600	47,100
	Total Cash Inflow	91,600	67,100	96,775
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	21,600	47,100	76,775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





