

**Proposed NU Business Name: MA-BABAR DOA DAIRY FARM**

Project identification and prepared by: Md Razu Ahmed,  
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.HASAN</b>
Age	:	01-12-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	3 Brothers 3 Sister
Address	:	Vill: Barha, P.O: Barha. P.S: Nawabgonj, 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>HAZERA BEGUM</b>
(iii) Father's name	:	<b>MD.YEAR ALI</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67 (Female), Member ID: 2249/2, Group No: 05 Member since: (1990-2002) (12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-960001
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAZERA BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

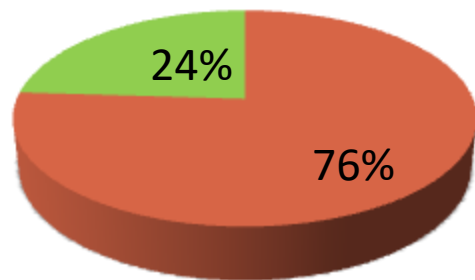
Business Name	:	<b>MA-BABAR DOA DAIRY FARM</b>
Location	:	Barha, Nawabgonj
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 cow 3 Ox and 2 calf in his farm.</li><li>▪Average Daily milk production is 16 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk(16x60)	960	57600	691200
	0	0	0
Total Sales(A)	960	57600	691200
Less Variable Expense (B)			0
Straw,bran,medecine etc	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Electric Bill		0	0
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-1)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		7500	90000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	1,00,000	1,00,000	1	70,000	70,000	1,70,000
ox	3	60,000	1,80,000	0	0	0	2,40,000
Calf	2	35,000	70,000				70,000
<b>Total</b>	<b>2</b>		<b>3,50,000</b>	<b>1</b>		<b>70,000</b>	<b>4,20,000</b>

### 0% **Source of Finance**



- Entrepreneur's Contribution's :- 3,50,000
- Investor Investment's :- 70,000
- Total :- 4,20,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk(22x60)	1320	39600	475200	498960	523908
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1320</b>	<b>39600</b>	<b>475200</b>	<b>498960</b>	<b>523908</b>
<b>Less Variable Expense (B)</b>					
Medecine,grass & others	600	18000	216000	226800	238140
<b>Total Variable Expense</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>7400</b>	<b>28800</b>	<b>227200</b>	<b>2603600</b>
<b>Net Profit (E)= [C-D]</b>		<b>14200</b>	<b>170400</b>	<b>178920</b>	<b>187866</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	170,400	178920	187866
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	142400	142400	293320
	<b>Total Cash Inflow</b>	<b>240,400</b>	<b>321,320</b>	<b>481,186</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>142,400</b>	<b>293,320</b>	<b>453,186</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Barha, Nawabganj, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

