

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



Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN OR RASHID
Age	:	27-01-1990(27Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Sister
Address	:	Vill: Kamarjuri ; P.O: Gasha ;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	:	MST. HAMIDA KHATUN
(iii) Father's name	:	ABDUL KADIR
(iv) GB member's info	:	Branch: Gasha , Centre # 11 (Female), Member ID: 1531/5, Group No: 01 Member since: 10-05-1987 (20 Years) First loan: BDT 5,000/- Last Loan : 20,000 Outstanding loan: 10320
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01739678736
Family's Contact No.	:	01718297036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

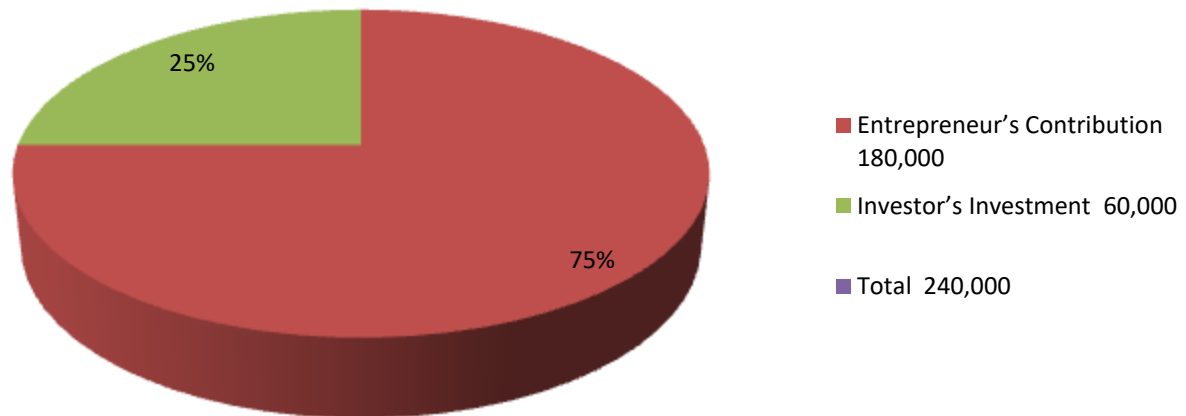
Business Name	:	HARUN DAIRY FARM
Location	:	Kamarjuri, Gazipur
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business) 64% Required Investment BDT 60,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 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; Cow,Claf . ▪Average % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Daily Sales(10 Litter*50=500)	500	15000	180000
	0	0	0
Total Sales (A)	500	15000	180000
Less Variable Expense			
Daily Sales(10 Litter*50=500)	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		9,300	111600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	100000	100,000	1	60,000	60,000	160,000
Clafs	2	40000	80,000	0	0	0	80,000
	0	50000	0	0	0	0	0
	0	40000	0	0	0	0	0
	0	100000	0	0	0	0	0
	0	40000	0	0	0	0	0
	0	75000	0	0	0	0	0
	0	19340	0	0	0	0	0
Security	0	10000	0	0	0	0	0
Others	0	0	0	0	0	0	0
Total	3	0	180,000	1	0	60,000	240,000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(14Litter*50=700)	700	21000	252000	264600	277830
	0	0	0	0	0
Total Sales (A)	700	21000	252000	264600	277830
Less Variable Expense			0		
Daily Sales(20 Litter*40=800)	700	21000	252000	264600	277830
Grocery			0		
Total variable Expense (B)	700	21000	252000	264600	277830
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less Variable Expense			0		
Rent		0	36000	36,000	36000
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
Total fixed cost (D)		5,950	107,400	108,500	109600
Net Profit (E)= [C-D]		15050	180600	156,100	168230
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	180600	156,100	168230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156,600	288700
	Total Cash Inflow	240600	312700	456930
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	156,600	288700	332930

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

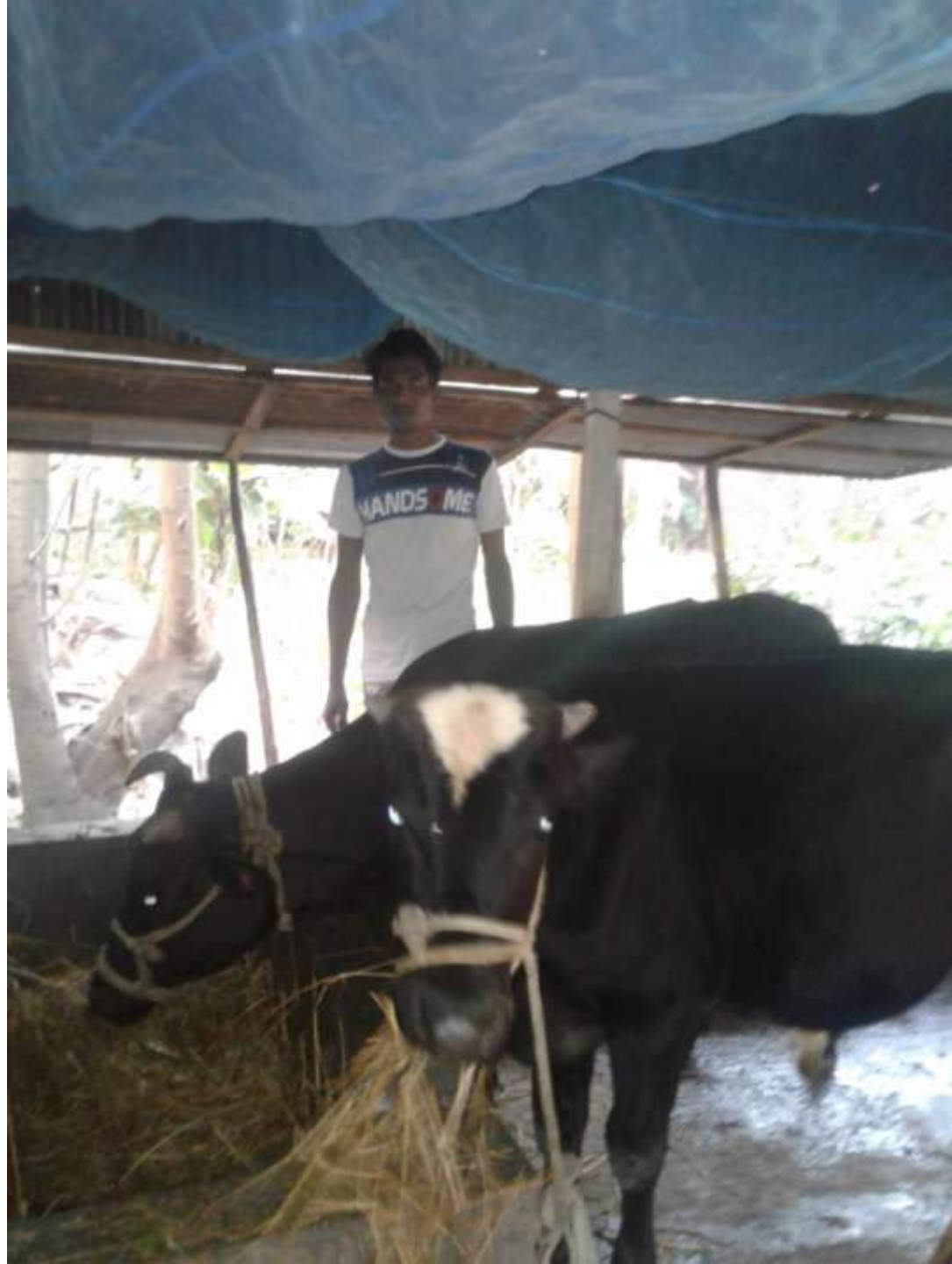
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

