

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



Project identification and prepared by: Md. Mhafuzur Rohaman,  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>MD: HASAN SHEK</b>
Age	:	22/02/1986( 32Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	0 1 Daughters 0 Sisters
No. of siblings:	:	01 Brothers & 02 Sisters
Address	:	Vill:Pashlotia P.O: GosingaP.S: Sreepur 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>HOSNEARA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD: OSMAN SHEIKH</b>
(iv) GB member's info	:	Branch: Tangra Centre # 05(Female), Member ID: 3789/2, Group No: 02 Member since: 2005 to 2017(10 Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 50,000/- Outstanding Loan: Nill-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Poribhon Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710248963
Family's Contact No.	:	01906468118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNERA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

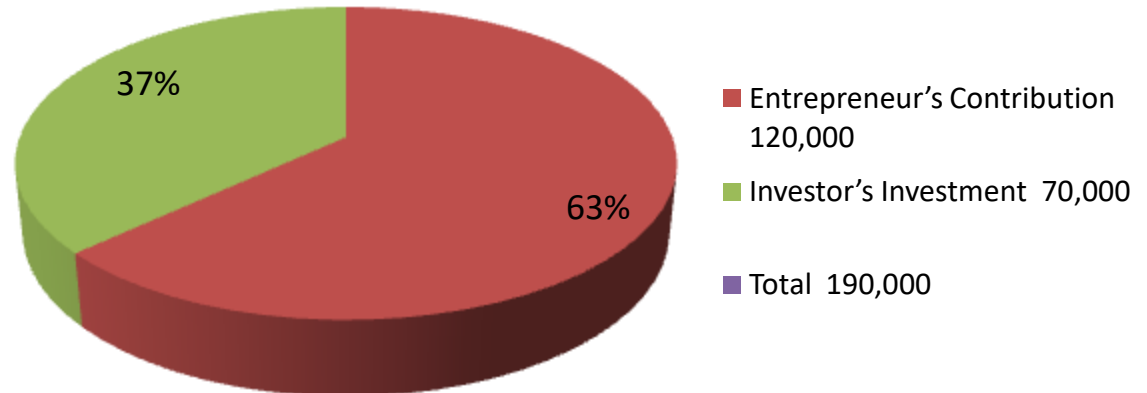
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>HASAN DAIRY FARM</b>
Location	:	Gosinga.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 1 20,000/- (from existing business) 63% Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	BDT /-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in various (eg: Cow etc.).</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operated by entrepreneur. Existing one employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Sreepur, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
milk	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
milk	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		11228	134736

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	70000	70,000	190,000
			0			0	
	2	60000	120,000	1	70000	70,000	190000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
milk	1120	33600	403200	423360	444528
<b>Total Sales(A)</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>	<b>444528</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	59270.4	<b>62234</b>
<b>Total Variable Expense</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	<b>59270.4</b>	<b>62234</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>963</b>	<b>28896</b>	<b>346752</b>	<b>364089.6</b>	<b>382294</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		200	2400	2520	2646
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
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>106920</b>	<b>582246</b>
<b>Net Profit (E)= [C-D]</b>		<b>23096</b>	<b>277152</b>	<b>291009.6</b>	<b>305560</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	277,152	291009.6	305560.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		249152	512161.6
	<b>Total Cash Inflow</b>	<b>347,152</b>	<b>540,162</b>	<b>817,722</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. Fee)	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>249,152</b>	<b>512,162</b>	<b>789,722</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bir Ujili Bazar.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

