

Proposed NU Business Name **HARESA DAIRY FARM**



Project identification and prepared by: Mahafuzur Rahaman
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HARESA AKTER
Age	:	05/06/1992 (26Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	2 Doughtr
No. of siblings:	:	03 Brothers
Address	:	Vill: Vangahati P.O SreepurP.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	:	Mst :KULSOM(HEMEDA)
(iii) Father's name	:	MD:MEGANUR RAHMAN
(iv) GB member's info	:	Branch: Sreepur, Centre # 40 (Female), Member ID: 3098, Group No: 03 Member since: 29/03/2000 to 2012(12Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: BDT 0/-
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Private Service
Entrepreneur Contact No.	:	01754-154306
Family's Contact No.	:	01625344877
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

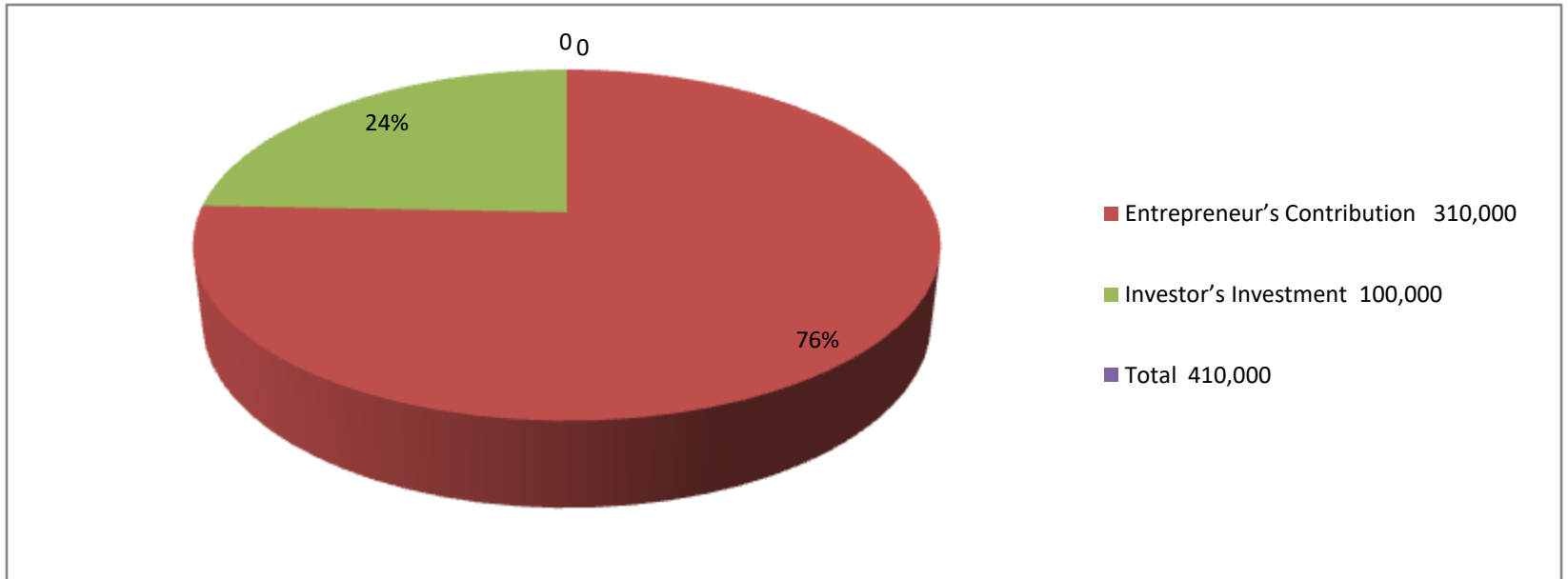
MST:KULSUM (HEMEDA) joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	HARESA DAIRY FARM
Location	:	VANGNAHERI
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 310,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft = 200sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		7200	86400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	150,000	100,000	1	100,000	100,000	200,000
Cow	1	80,000	100,000			0	100000
Cow	2	25000	110000				110000
			310,000			100,000	410000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3,500	105,000	1260000	1323000	1389150
0	3,500	105,000	1260000	1323000	1389150
Total Sales(A)					
Less Variable Expense (B)	2,800	84,000	1008000	1058400	1111320
Straw, Bran, Medicine etc	2,800	84,000	1008000	1058400	1111320
Total Variable Expense	700	21,000	252000	264600	277830
Contributon Margin (CM) [C=(A-B)]					
Less Fixed Expense		2600	31,200	31,200	31,200
Rent		1500	18,000	7,500	8,000
Electric Bill		1000	12,000	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		10000	120,000	120,000	120,000
Salary (Staff)		200	2,400	0	0
Entertainment		100	1,200	1,200	1,200
Guard		0	0	0	0
Genarator		700	8,400	5,000	5,300
Mobil Bill		21,100	253,200	255,400	256,700
Total Fixed Cost (D)		-100	-1,200	9,200	21,130
Net Profit (E)= [C-D]			20,000	20,000	20,000
Investment Pay Back	3,500	105,000	1260000	1323000	1389150

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	100,000		
1.2	Net Profit	180,000	189000	198450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148000	305000
	Total Cash Inflow	280,000	337,000	503,450
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	132,000	32,000	32,000
3	Net Cash Surplus	148,000	305,000	471,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 5 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

