

Proposed NU Business Name: HASINA DAIRY FARM



Project identification and prepared by: Md Sirazul Islam
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	HASINA BEGUM
Age	:	04-02-1984 (32 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	03 Sons 01 Daughter
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Bagahshur , P.O: Rajabari , P.S: Keraniganj , 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	:	ADEZA BEGUM
(iii) Father's name	:	AMIR HOSSAIN
(iv) GB member's info	:	Branch : Basta , Centre : 16 (Female), Member ID: 1655/2, Group No: 04 Member since: 10-03-2002 (08 Years) First loan: BDT 5000 Existing loan: NIL Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	20 years experience in running business. 20 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01710-732376
Family's Contact No.	:	01822-826521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ADEZA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASINA DAIRY FARM
Location	:	Bagahshur, Rajabari, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 890000/-
Financing	:	Self BDT 810000/- (from existing business) 91% Required Investment BDT 80000/- (as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Milk.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Gampur.▪Agreed grace period is 3 months.

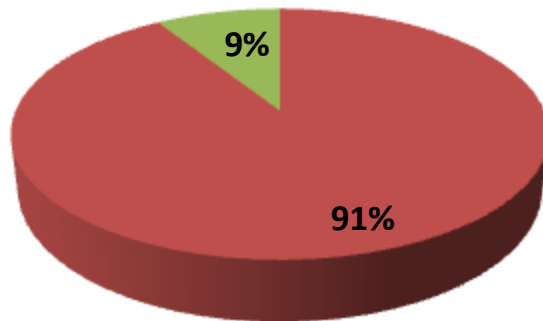
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (30*50)	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Feed & Medicine	1000	30000	360000
Total variable Expense (B)	1,000	30000	360000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		5,800	69600
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	6	120000	720,000	1	80,000	80,000	800,000
Calf	6	15000	90,000	0	0	0	90,000
Total	12	0	810,000	1	0	80,000	890,000

Source of Finance



- Entrepreneur's Contribution 810,000
- Investor's Investment 80,000
- Total 890,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (35 litres *50)	1850	55500	666000	699300	734265
Total Sales (A)	1850	55500	666000	699300	734265
Less Variable Expense					
Feed & Medicine	1100	33000	396000	415800	436590
Total variable Expense (B)	1,100	33000	396000	415800	436590
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		6,100	73,200	74,300	75400
Net Profit (E)= [C-D]		16400	196800	209,200	222275
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	196,800	209,200	222275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164,800	342000
	Total Cash Inflow	276800	374000	564275
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	164,800	342000	532275

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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









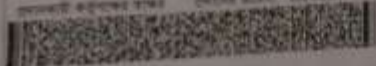



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
 Government of Karnataka
 ಸರ್ಕಾರಿ ನೌಕರರು / ಸರ್ಕಾರಿ ನೌಕರರು

ಹೆಸರು: **ಶೋಭಾ ಬೆಳ್ಳೆ**
 ಹುದ್ದೆ: **ಹುದ್ದೆ**
 ವಿಭಾಗ: **ವಿಭಾಗ**
 Date of Birth: **04.10.1980**
 ID NO: **2613813203252**

ಈ ಕಾರ್ಡ್ ಅಧಿಕಾರವನ್ನು ಪಡೆಯಲು ಸರಿಯಾದ ದಾಖಲೆಗಳನ್ನು ಸಲ್ಲಿಸಿ ಮತ್ತು ಅಧಿಕಾರವನ್ನು ಪಡೆಯಲು
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 ಕರ್ನಾಟಕ ಸರ್ಕಾರ
 ಸರ್ಕಾರಿ ನೌಕರರು



ಪ್ರತಿ

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FAMILY PICTURE

