

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



Project identification and prepared by: Md Majnu Hossen, ,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. HASAN ALI</b>
Age	:	20-12-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother
Address	:	Vill:Jamuna,P.O:RDA,P.S: Shajahanpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MOST.SHAHARA BEGUM</b>
(iv) GB member's info	:	<b>MD. FOZAR ALI</b> Branch:Garidha,Sherpur,Centre # 25(Female), Member ID: 2821, Group No: 05 Member since:10-03-1988(30 Year) First loan: BDT 2,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-245282
Mother's Contact No.	:	01950-732666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SHAHARA BEGUM** joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HABIBA DAIRY FARM</b>
Location	:	Jamuna,Shajahanpur.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 70,000/-(from existing business) 50% Required Investment BDT 70,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Milks .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

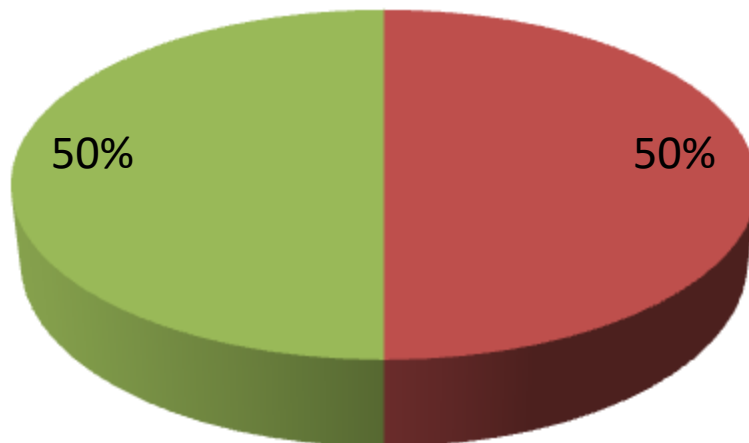
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Austolian Cow	3	50,000	50,000	1	70,000	70,000	120,000
Small Cow	1	20,000	20,000				20,000
<b>Total</b>	<b>4</b>		<b>70,000</b>	<b>1</b>		<b>70,000</b>	<b>70,000</b>

## Source of Finance



- Entrepreneur's Contribution  
70,000
- Investor's Investment  
70,000
- Total 140,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk	700	21,000	252,000	264,600	277,830
<b>Total Sales (A)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Variable Expense</b>					
Feed & Medicine	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>	<b>81,600</b>	<b>81,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>120,000</b>	<b>130,080</b>	<b>140,664</b>
<b>Investment Payback</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	120,000	130,080	140,664
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	92,000	194,080
	<b>Total Cash Inflow</b>	<b>190,000</b>	<b>222,080</b>	<b>334,744</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)	28,000	28,000	28,000
	<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>92,000</b>	<b>194,080</b>	<b>306,744</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 03 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 shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





























# FAMILY PICTURE

