

**Proposed NU Business Name: MST. HALIMA DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST. HALIMA KHATUN</b>
Age	:	10/08/1998 (19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brother s and 1 Sister
Address	:	Vill: Hailjor , P.O: Bhulesshor-1743, P.S: Kapashia, 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>MST. KHODEJA KHATUN</b>
(iii) Father's name	:	<b>MD. SOLAIMAN UDDIN</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 51(Female), Member ID: 6248/1, Group No: 03 Member since: 10/02/2007 to 2017 (10Years) First Loan: BDT 5000/- , Existing Loan: BDT 20,000/- Outstanding Loan: BDT 15,160 /-
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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-340889
Family's Contact No.	:	01790-784865
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHODEJA KHATUN** joined Grameen Bank since 10 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MST. HALIMA DAIRY FARM</b>
Location	:	Hailjor, Amraid.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪She has one cow,two oxes,two heifers, one calf in her farm.</li> <li>▪Average daily milk production is 06 liter and milk price is BDT 60/-.</li> <li>▪The business is operated by entrepreneur. Existing no employee.</li> <li>▪The farm is owned.</li> <li>▪Collects cows from Amraid Bazer.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

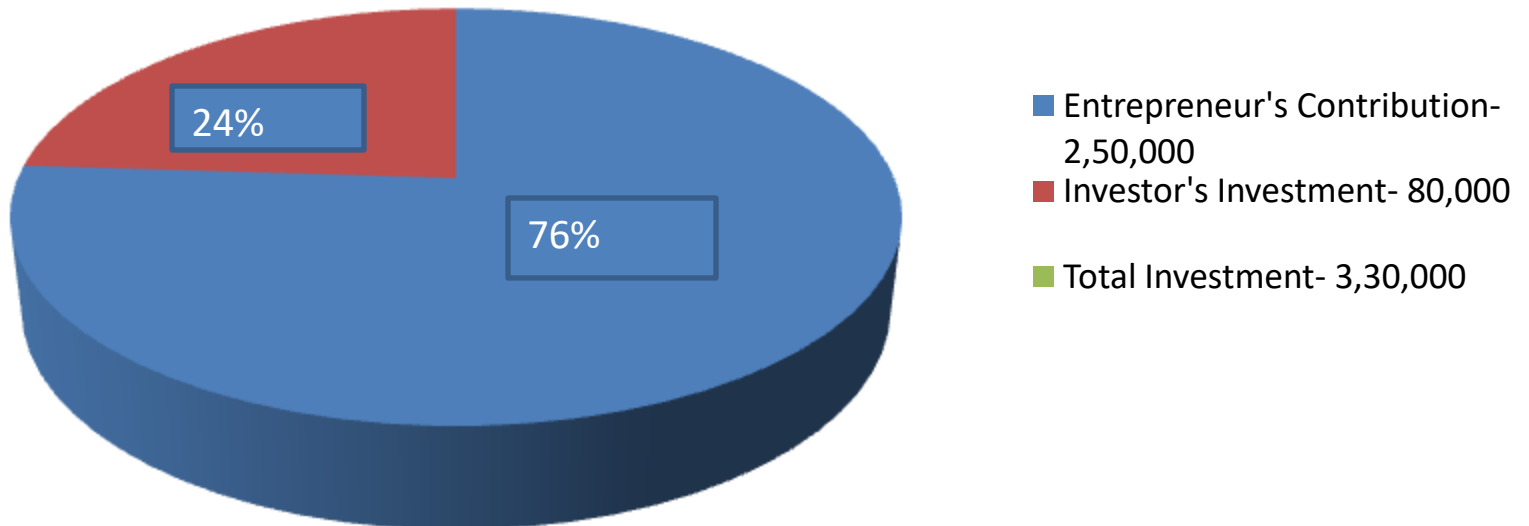
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	1,29,600
<b>Total Sales (A)</b>	360	10,800	1,29,600
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	60	1,800	21,600
<b>Total variable Expense (B)</b>	60	1,800	21,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	1,08,000
<b>Less. Fixed Expense</b>			
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	60,000
<b>Total fixed Cost (D)</b>		5,150	61,800
<b>Net Profit (E) [C-D]</b>		3,850	46,200

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	80,000	80,000	130,000
Ox	2	60,000	120,000				120,000
Heifer	2	30,000	60,000				60,000
Calf	1	20,000	20,000				20,000
<b>Total</b>	<b>6</b>		<b>250,000</b>	<b>1</b>		<b>80,000</b>	<b>330,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 10 litre x 60/- per litre)	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	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>460</b>	<b>13,800</b>	<b>1,65,600</b>	<b>1,73,880</b>	<b>1,82,574</b>
<b>Less. Fixed Expense</b>					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>78,460</b>	<b>81,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>	<b>95,420</b>	<b>1,01,374</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	90,000	95,420	1,01,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		58,000	1,21,420
	<b>Total Cash Inflow</b>	<b>1,70,000</b>	<b>1,53,420</b>	<b>2,22,794</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,000</b>	<b>1,21,420</b>	<b>1,90,794</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

