

Proposed NU Business Name: **HABIL DAIRY FARM**



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Tangail SadarUnit, Tangail

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md:HABIL BAPARI
Age	:	01-01-1986(31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	1Brothers & 3 Sisters
Address	:	Vill: BawshaP.O Digulea P.S: TangailsadarDist: Tangail
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. HAOWA BEGOUN
(iii) Father's name	:	MD.HAZRAT ALI
(iv) GB member's info	:	Branch: Bashakhanpur Tangail, Centre # 32 (Female), Member ID: 2847, Group No: 03 Member since: 05-07-1988 (29Years) First loan: 5,00 taka. Existing loan: 26,000 taka Outstanding loan: 20080taka
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723403480
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. **Haowa Begum** joined Grameen Bank since 29 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	HABIL DAIRY FARM
Location	:	Bawshakhanpur, Tangail sadar, Tangail.
Total Investment in BDT	:	BDT 2,20,000
Financing	:	Self BDT 1,50,000(from existing business) 68% Required Investment BDT 70,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow. ▪The business is operating by entrepreneur. Existing no employee. ▪The business is Own. ▪Collects goods from Tangail, ▪Agreed grace period is 3 months.

Existing Business

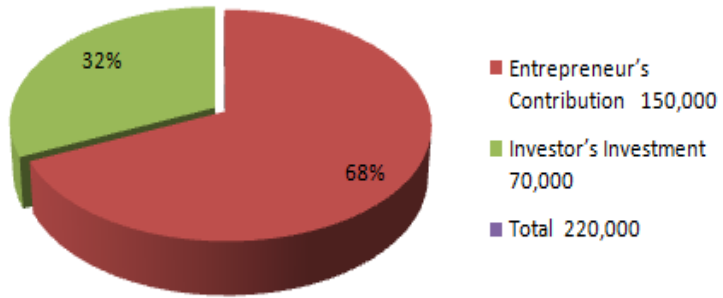
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk.	6,00	18,000	2,16,000
Total Sales (A)	6,00	18,000	2,16,000
Less. Variable Expense	2,00	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000
Less. Fixed Expense			
Salary (self)		5,000	60,000
Entertainment		300	3600
Transportation		1500	18,000
Electricity bill		6,00	7200
Mobile Bill		3,00	3,600
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		4,300	51,600

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Cow	1,50,000	70,000	2,20,000
Security	0	0	0
Total	1,50,000	70,000	2,20,000

Source of Finance



Entrepreneur's Contribution	150,000	68%
Investor's Investment	70,000	32%
Total	220,000	

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	6,00	18,000	2,16,000	2,26,800	238140
Total Sales (A)	600	18000	2,16,000	2,26,800	238140
Less. Variable Expense	2,00	6,000	72,000	75600	79380
Total variable Expense (B)	2,00	6,000	72,000	75600	79380
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000	151200	158760
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60000
Transportation		1500	18,000	18000	18000
Entertainment		300	3600	3600	3600
Electricity bill		6,00	7200	7500	7600
Mobile Bill & SMS Monitoring		3,00	3600	3800	3900
Depreciation		0	0	0	0
Total Fixed Cost		7700	92400	92900	93100
Net Profit E= (C-D)		4300	51600	58300	65660
Investment Payback			28,000	28,000	28000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Sl# Year(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	51600	58300	65660
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		23600	53900
	Total Cash Inflow	121600	81900	119560
2	Cash Outflow			
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	28000
	Total Cash Outflow	98000	28,000	28000
3	Net Cash Surplus	23600	53900	91560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

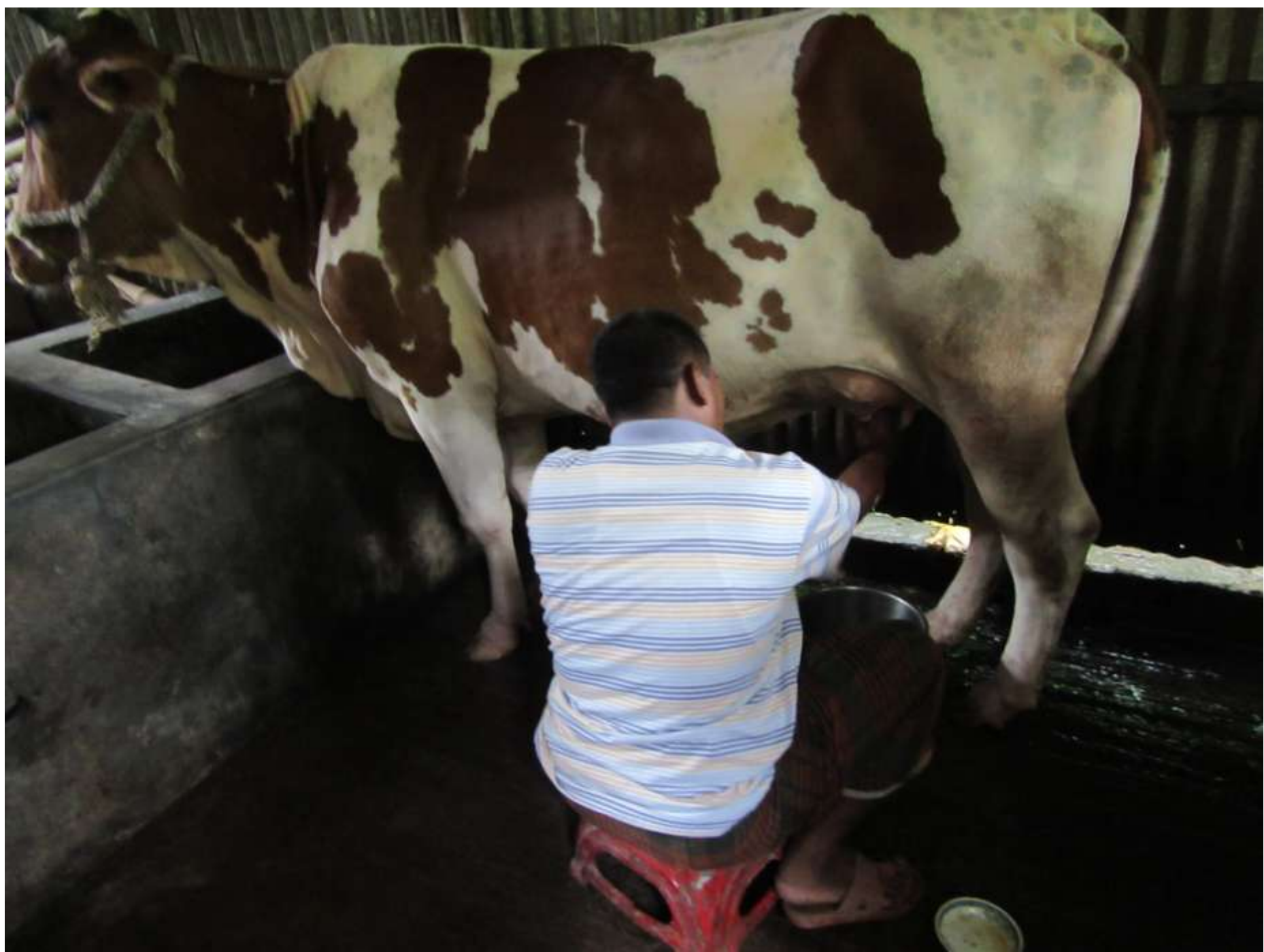
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

