

Proposed NU Business Name: M/S HASAN DAIRY FARM



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI
Age	:	01/01/1990 (27 Year)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Naldanga , P.O: Alangi , P.S: Dhunat , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BABY KHATUN
(iii) Father's name	:	MD. SANOWAR HOSSAIN
(iv) GB member's info	:	Branch:Alangi , Centre # 18 (Female), Member ID:2014,Group No: 05 Member since:10 / 03 /1997 (18 Years) First loan: BDT 2000 /- Existing Loan: BDT 18000 /- Outstanding loan: BDT 13000 /-
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	:	15 years experience in running business. 12 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782875414
Family's Contact No.	:	01700556788
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BABY KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S HASAN DAIRY FARM
Location	:	Naldanga, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 350000 /-
Financing	:	Self BDT 300000 /- (from existing business) 88 % Required Investment BDT 50000 /- (as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow . ▪Average 80 % gain on sales. ▪The business is operating by entrepreneur. ▪After getting equity fund 01labor will be appointed. ▪Agreed grace period is 3 months.

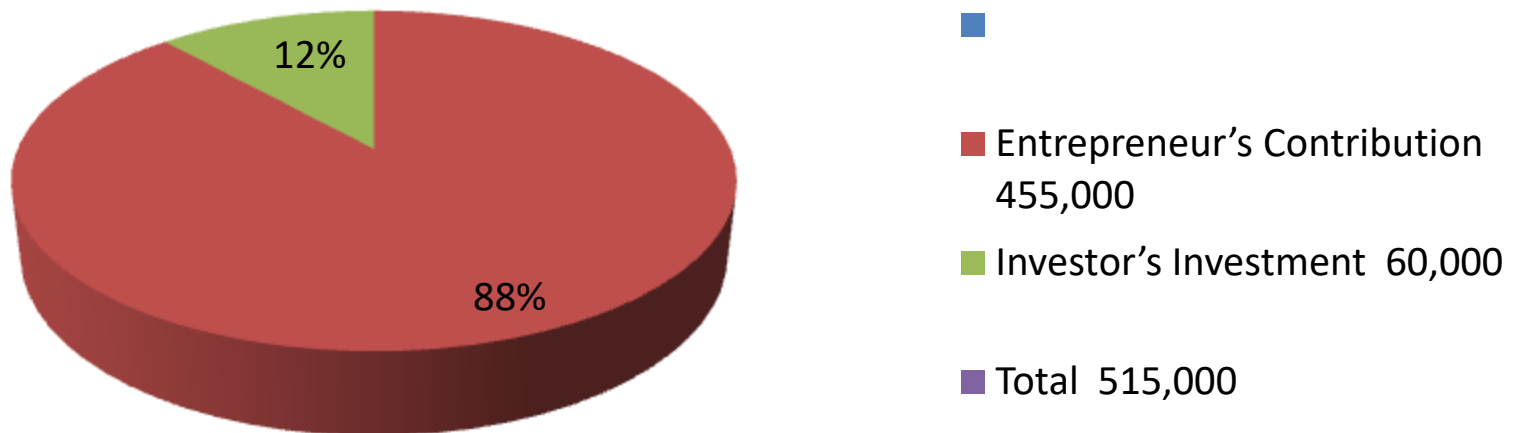
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk production	75	2250	27,000
Total variable Expense (B)	75	2250	27,000
Contribution Margin (CM) [C=(A-B)]	425	12750	153,000
Less. Fixed Expense			
House rant		-	
Electricity Bill		200	2400
Transportation		100	1200
Salary (self)		4,000	48,000
Salary (staf)		-	
Entertainment		100	1200
Guard		-	
Generator		-	0
Mobile Bill		200	2400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4600	55200
Net Profit (E) [C-D]		8150	97800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200000	1	50000	50000	250000
Calf	2	50000	100000	0	0	0	100000
							350000
Total	0		300000	0		50000	

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	700	21000	252000	264600	277830
Total Sales (A)	700	21000	252000	264600	277830
Less. Variable Expense					
Milk	90	2700	32400	34020	35721
Total variable Expense (B)	90	2700	32400	34020	35721
Contribution Margin (CM) [C=(A-B)	610	18300	219600	230580	242109
Less. Fixed Expense					
House rant		-			
Electricity Bill		200	2400	2400	2400
Transportation		100	1200	1200	1200
Salary (self)		4000	48000	48000	48000
Salary (staf)		-			
Entertainment		100	1200	1200	1200
Guard		-			
Generator		-			
Mobile Bill		200	2400	2400	2400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4600	55200	57960	57858
Net Profit (E) [C-D)		13700	164400	172620	181251
Investment Payback			10,000	10,000	10,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	164400	172620	181251
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		-78,600	-130,650
	Total Cash Inflow	71,400	-40,650	-64,823
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000	90,000
	Total Cash Outflow	150,000	90,000	90,000
3	Net Cash Surplus	-78,600	-130,650	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Naldanga, P.S: Alangi ,
Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

