

## Proposed NU Business Name: HARUN DAIRY FARM



Project identification and prepared by: Md: Hafizur Rahman  
Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:HARUN AR RASHID</b>
Age	:	02/03/1985(32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill:Chakpara, P.O:MawnaP.S:Sreepur 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>Shaleha Begum</b>
(iii) Father's name	:	<b>Taher Ali</b>
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 45(Female), Member ID 5081, Group No: 06 Member since: 12-04-2007 raining (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 14,280.
(v) Who pays GB loan installment	:	Mother
(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	:	06 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-736081
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHALEHA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HARUN DAIRY FARM</b>
Location	:	Chakpara,Mawna,Sreepur ,Gazipur.
Total Investment in BDT	:	BD 1,30,000
Financing	:	Self BDT 70,000(from existing business) 54% Required Investment BDT 60,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 20ft= 300 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪He has 1 cow,1 ox in her farm.</li> <li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The farm is owned.</li> <li>▪Collects goods from Soling.</li> <li>▪Agreed grace period is 3 months..</li> </ul>

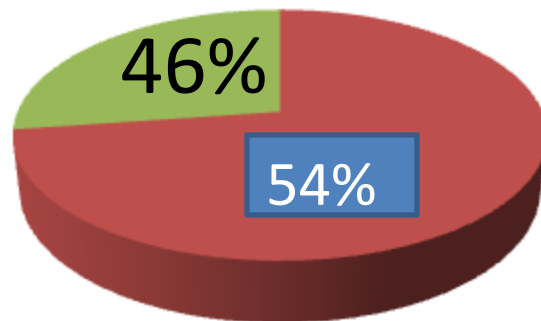
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	5,00	15,000	1,80,000
<b>Total Sales (A)</b>	5,00	15,000	1,80,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	1,30	3,900	46,800
<b>Total variable Expense (B)</b>	1,30	3,900	46,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,70	11,100	13,3200
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		0	0
Transportation		1,00	1,200
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		1,00	1200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	01	40,000	40,000	01	60,000	60,000	1,00,000
Ox	01	30,000	30,000	0	0	0	30,000
<b>Total</b>			<b>70,000</b>		<b>60,000</b>	<b>60,000</b>	<b>1,30,000</b>

## Source of Finance



**Entrepreneur Investment:**  
70,000  
**Investor Investment:**60,000  
**Total Investment:**1,30,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Milk(10 x 50)	750	22,500	2,70,000	2,83,500
Calf Sale			30,000	30,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>3,00,000</b>	<b>3,13,500</b>
<b>Less. Variable Expense</b>				
Straw,Ban,Medicine etc.	220	6,600	79,200	83,160
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>530</b>	<b>15,900</b>	<b>1,90,800</b>	<b>2,00,340</b>
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity bill		0	0	0
Transportation		2,00	2,400	2,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile bill		2,00	2,400	3,000
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>	<b>65,500</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>1,26,000</b>	<b>1,34,840</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1,26,000	1,34,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75,720
	<b>Total Cash Inflow</b>	<b>1,86,000</b>	<b>2,10,560</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	14,280	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>1,10,280</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,720</b>	<b>1,74,560</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 06 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

