

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



Project identification and prepared by: Orjun kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mahamudul Hasan Mahamud
Age	:	15-11-1993 (25 Years)
Education, till to date	:	Bsc
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Longonipara ,P.O:Khilkhet ,P.S: Khilkhet, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nurunnahar
(iii) Father's name	:	Md Jahangir Alam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 75 (Female), Member ID: 5489 , Group No: 02 Member since: 04-03-2013 (05 Years) First loan: BDT = 15,000 /- Last Loan= 120,000/- Outstanding loan:= 13120/-
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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-331176
Family's Contact No.	:	01674-538667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurunnahar joined Grameen Bank since 05 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Hasan Dairy Farm
Location	:	Longonipara,Khilkhet, Dhaka
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 440,000/- (from existing business) 81% Required Investment BDT 100,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	The Shop Is owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Cow,Ox,Basur etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is Owner .▪Collects goods from Mymensing,Sherpur .▪Agreed grace period is 3 months.

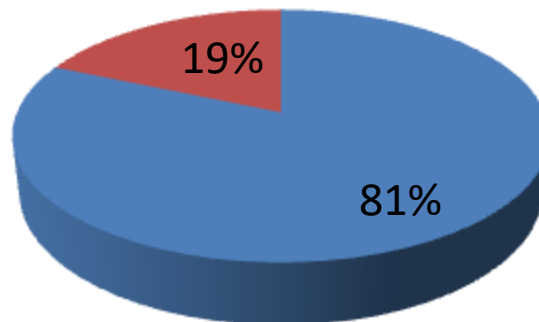
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,950	58,500	702,000
	0	0	0
Total Sales (A)	1,950	58,500	702,000
Less. Variable Expense			
Milk	1,365	40,950	491,400
Total variable Expense (B)	1,365	40,950	491,400
Contribution Margin (CM) [C=(A-B)]	585	17,550	210,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		5,000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	3	80000	240000	Cow	1	100000	100000	340,000
Ox	2	65000	130000					130,000
Basur	2	35000	70000					70,000
								0
								0
								0
								0
								0
								0
								0
								0
Others			0	Others			0	0
Total			440,000				100,000	540,000

Source of Finance

■ Entrepreneur's contribution 440000
 ■ Investor's Investment 100000
 ■ Total 540000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Milk	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		210	2,520	2,646	2,778
Transportation		330	3,960	4,158	4,366
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,240	146,880	151,224	155,785
Net Profit (E) [C-D]		10,260	123,120	132,276	141,890
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	123,120	132,276	141,890
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		83,120	175,396
	Total Cash Inflow	223,120	215,396	317,286
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	83,120	175,396	277,286

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

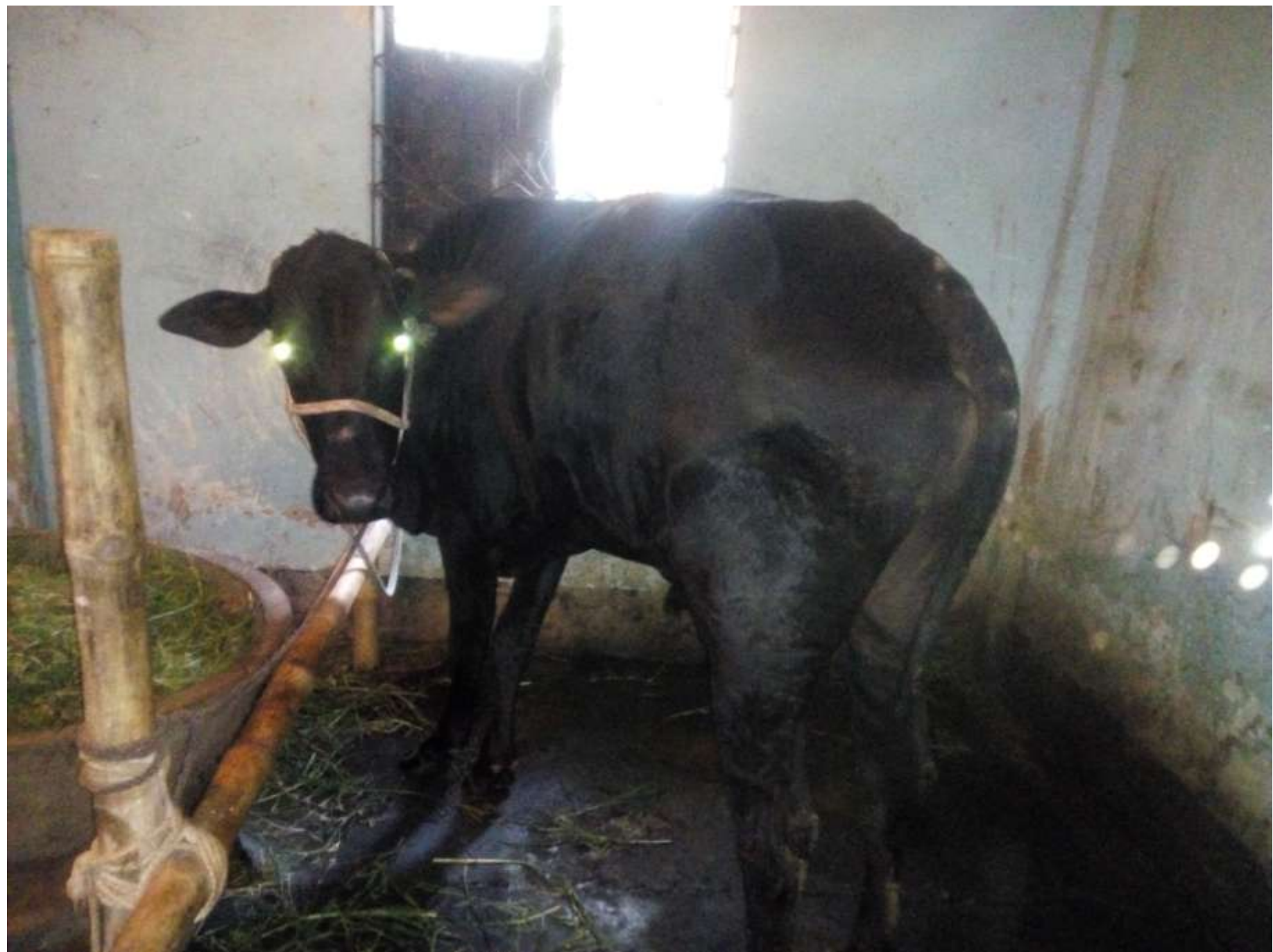
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

