

## Proposed NU Business Name: HIRON DAIRY FARM



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Bagherhat Unit, Khulna  
Project verified by: Md:Hafizur Rahman



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

Name	:	<b>HERON SHEIKH</b>
Age	:	10-03-1989 (29 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	-
Address	:	Vill:Sundorgona Para P.O:Sundorgona P.SBagherhat Dist:Bagherhat
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>MOMTAJ BEGUM</b>
(iii) Father's name	:	<b>RAMJAN ALI</b>
(iv) GB member's info	:	Branch:Shat Gombuz, Centre # 59 (Female), Member ID: 1648/1, Group No: 08 Member since: 07-04-2006 raning (12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 56,000 Outstanding loan: 30,000/-.
(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	:	05 years experience in running business. -
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01967-947928
Family's Contact No.	:	01861-654754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagherhat Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMTAJ BEGUM** Joined Grameen Bank Since 12 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>HERON DAIRY FARM</b>
Location	:	Sundorgona, Bagherhat
Total Investment in BDT	:	BD 1,80,000= /
Financing	:	Self BDT 1,20,000(from existing business) 67% Required Investment BDT 60,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 30ft= 600 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪ He has 02 cow, and 01 Calf in her farm.</li><li>▪ Average Daily milk production is 12 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 Bagherhat.</li><li>▪ Agreed grace period is 3 months..</li></ul>

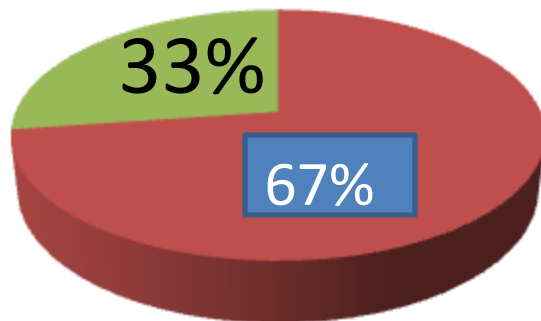
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(12 x 50)	6,00	18,000	2,16,000
<b>Total Sales (A)</b>	6,00	18,000	2,16,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	1,50	4,500	54,000
<b>Total variable Expense (B)</b>	1,50	4,500	54,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	4,50	13,500	1,62,000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,700</b>	<b>92,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	02	45,000	90,000	01	60,000	60,000	1,50,000
Calf	01	30,000	30,000	0	0	0	30,000
<b>Total</b>			<b>1,20,000</b>		<b>60,000</b>	<b>60,000</b>	<b>1,80,000</b>

## Source of Finance



Entrepreneur Investment:  
1,20,000  
Investor Investment:60,000  
Total Investment:1,80,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Milk(17 x 50)	8,50	25,500	3,06,000	3,21,300	3,37,365
Calf Sale			30000	30000	30000
<b>Total Sales (A)</b>	8,50	25,500	3,36,000	3,51,300	3,67,365
<b>Less. Variable Expense</b>					
Straw,Ban,Medicine etc.	2,20	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	2,20	6600	79200	83160	87318
<b>Contribution Margin (CM) [C=(A-B)</b>	6,30	18,900	2,26,800	2,38,140	2,50,047
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		5,00	6,000	6,200	6,400
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		4,00	4,800	5,000	5,200
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>	<b>77,400</b>	<b>78,000</b>
<b>Net Profit (E) [C-D)</b>		<b>12,500</b>	<b>1,50,000</b>	<b>1,60,740</b>	<b>1,72,047</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>SI #</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	60,000		
1.2	Net Profit	1,50,000	1,60,740	1,72,047
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96,000	2,32,740
	<b>Total Cash Inflow</b>	<b>2,10,000</b>	<b>2,56,740</b>	<b>4,04,787</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	30,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>1,14,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,000</b>	<b>2,32,740</b>	<b>3,80,787</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 05 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

