

# Proposed NU Business Name: **BHAI BHAI DAIRY FARM**



Project identification and prepared by: Md Mojnu Hossain  
Sherpur Unit, Bogra

Project verified by: Md Mozaharul Islam Sarkar



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

Name	:	<b>MD HAZRAT BELLAL</b>
Age	:	15-07-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Chondijan, P.O: RDA. P.S: Sherpur, Dist: Bogra .
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>MOST. NUR JAHAN BEGUM</b>
(iii) Father's name	:	<b>MD ALTAB ALI SONAR</b>
(iv) GB member's info	:	Branch: Garidoho Sherpur, Centre # 32 (Female), Member ID: 3413, Group No: 12 Member since: 10-05-1995 to 2000 (05 Years) First loan: BDT 4,000/- Existing loan: Nil Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	7 years experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-862002
Family's Contact No.	:	01722400879
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. NUR JAHAN BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI DAIRY FARM</b>
Location	:	Chondijan, RDA, Sherpur, Bogra.
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has three cows in his farm.</li><li>▪Average daily milk production is 15 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Sherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

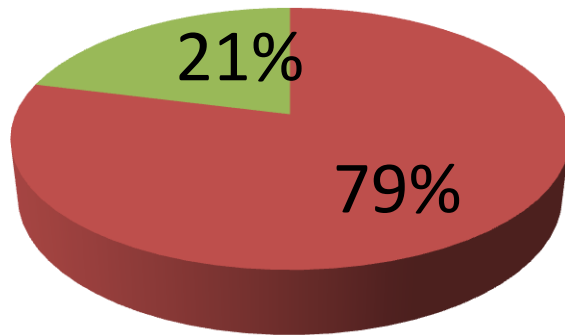
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (15 x 60)	900	27,000	324,000
<b>Total Sales (A)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	400	12,000	144,000
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	100000	300,000	1	80000	80,000	380,000
<b>Total</b>	<b>3</b>		<b>300,000</b>	<b>1</b>		<b>80,000</b>	<b>380,000</b>

## Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 80,000

■ Total 380,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (19 x 60)	1,140	34,200	410,400	430,920	452,466
Calf Sale			15,000	15,000	15,000
<b>Total Sales (A)</b>	<b>1,140</b>	<b>34,200</b>	<b>425,400</b>	<b>445,920</b>	<b>467,466</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	500	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>245,400</b>	<b>256,920</b>	<b>269,016</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Transportation		250	3,000	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>5,550</b>	<b>66,600</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,650</b>	<b>178,800</b>	<b>188,920</b>	<b>200,016</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	178,800	188,920	200,016
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,800	303,720
	<b>Total Cash Inflow</b>	<b>258,800</b>	<b>335,720</b>	<b>503,736</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,800</b>	<b>303,720</b>	<b>471,736</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















শতদানকার

আমার বই মার পুস্তক  
স্বাক্ষর (মোঃ হারত বেলাল)

কোর্ড নং ৩২/২০১৫ নং ৩৪২৩

স্বাক্ষর নং ৩২ ৪০ বিবিসি

স্বাক্ষর - হারত

৩ ৪০ স্বাক্ষর - ২

৪০ স্বাক্ষর ৩০

আমার ৩০ স্বাক্ষর

স্বাক্ষর নং ৩২ স্বাক্ষর

কোর্ড নং ৩২ স্বাক্ষর

HARTSOL I.V.  
Hartmann's Solution

No  
N.O.

শতদানকার

আমার মোঃ হারত বেলাল  
স্বাক্ষর নং ৩২ স্বাক্ষর

কোর্ড নং ৩২ স্বাক্ষর  
স্বাক্ষর নং ৩২ স্বাক্ষর

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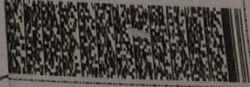
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হাজরত বেলাল  
Name: Md. Hazrat Bellal  
পিতা: মোঃ আলতাব আলী সোনার  
Date of Birth: 15 Jul 1982  
মাতা: মোহাঃ নূর জাহান বেগম  
Date of Birth: 15 Jul 1982  
ID NO: 1018828134788

রর সম্পর্কে। কার্ডটি ব্যবহারকারী ব্যক্তি অন্ত  
কিন্তু সে দেওয়ার জন্য অনুরোধ করা হলো।  
স্বাক্ষর: আর, ডি, এ - ৫৮৪২, শেরপুর,

স্বাক্ষরের তারিখ: ৩১/০৭/২০০৮



# FAMILY PICTURE

