

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



Project identification and prepared by: Md Habil Uddin Shah,
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL HASHEM
Age	:	20-12-1992 (25 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Narayn Potti, P.O: Ruhitpur, P.S: Keranigonj, 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	:	AFROZA BEGUM
(iii) Husband's name	:	ABDUL KUDDUS
(iv) GB member's info	:	Branch: Shakta Keranigonj, Centre # 66 (Female), Member ID: 2363/1, Group No: 02 Member since: 20-01-2012 (05 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: BDT
(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	:	05 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.	:	01813-299058
Mother's Contact No.	:	01872-436099
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AFROZA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASHEM DAIRY FARM
Location	:	Narayon potti, Kerangonj, Dhaka
Total Investment in BDT	:	BDT 245,000/-
Financing	:	Self BDT 165,000/-(from existing business) 67% Required Investment BDT 80,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow & two calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Keranigonj .▪The farm is owned.▪Agreed grace period is 3 months.

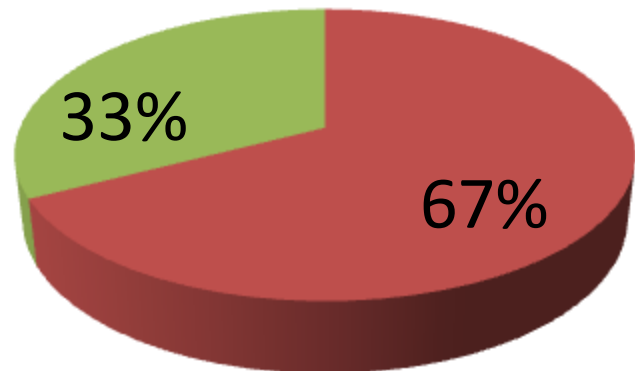
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	110000	110,000	1	80000	80,000	190,000
Calf	1	40000	40,000	0	0	0	40,000
Calf	1	15000	15,000	0	0	0	15,000
Total	3		165,000	1		80,000	245,000

Source of Finance



■ Entrepreneur's Contribution 165,000

■ Investor's Investment 80,000

■ Total 245,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			25,000	25,000	25,000
Total Sales (A)	750	22,500	295,000	308,500	322,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)	530	15,900	215,800	225,340	235,357
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,500	66,000	67,000	68,000
Net Profit (E) [C-D)		10,400	149,800	158,340	167,357
Investment Payback			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	149,800	158,340	167,357
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		117,800	244,140
	Total Cash Inflow	229,800	276,140	411,497
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	117,800	244,140	379,497

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

