

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



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Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. ABDUL HAKIM</b>
Age	:	30-09-1995 (22 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sisters
Address	:	Vill: Akhrail, P.O: Arola Thana: Kahalu 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>MST. LILI BEGUM</b>
(iii) Father's name	:	<b>MD. AZIZAR RAHMAN</b>
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 68(Female), Member ID: 6062/2, Group No: 07 Member since: 23-07-2011 (05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 5,000, Outstanding loan: BDT: 4884
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-354923
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LILI BEGUM** joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAKIM DAIRY FARM</b>
Location	:	Akhrail,Arola, Kahalu ,Bogra
Total Investment in BDT	:	BDT 130,000/-
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/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Arola,Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

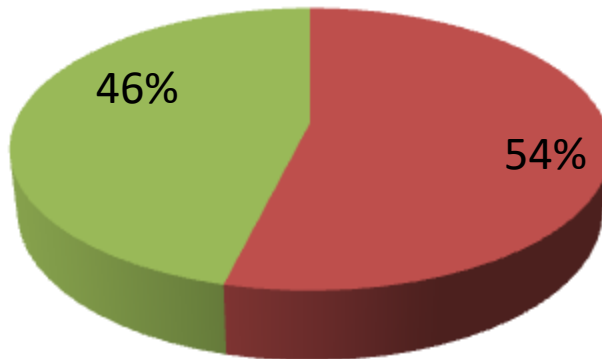
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>			
Cow Food	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)</b>	240	7200	86400
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Transportation		300	3600
Salary (self)		5,000	60000
Entertainment		300	3600
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		5,900	70800
<b>Net Profit (E)= [C-D]</b>		1,300	15600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	50000	50,000	1	60,000	60,000	110,000
Calf	1	20,000	20,000		0	0	20,000
<b>Total</b>	<b>3</b>		<b>70,000</b>	<b>1</b>		<b>60,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 60,000
- Total 130,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>		0	0	0	0
Cow Food	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>			0	0	0
Electricity bill		200	2400	2520	2646
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		400	4800	5040	5292
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,400	76800	80640	84672
<b>Net Profit (E)= [C-D]</b>		5,600	67200	70560	74088
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	67200	70560	74088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43,200	85,760
	<b>Total Cash Inflow</b>	127,200	113760	159848
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	28,000	28,000
3	<b>Net Cash Surplus</b>	43,200	85760	131848

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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

