

## Proposed NU Business Name: **MS HAZRAT DAIRY FARM**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD.HAZRAT ALI</b>
Age	:	01-01-1995(22 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sister
Address	:	Vill: Kusumbi, P.O: Adomdighi,Thana: Adomdighi,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. ZUSNA BIBI</b>
(iii) Father's name	:	<b>MD. JAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 59 (Female), Member ID: 3075, Group No: 09 Member since: 01-01-1990 (25Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT: 17,000, Outstanding loan: BDT: 3780
(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	:	07 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.	:	01748-361451
Mother's Contact No.	:	01720931361
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ZUSNA BIBI** joined Grameen Bank since 25 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S HAZRAT DAIRY FARM</b>
Location	:	Kusumbi,Adomdighi,Bogra
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 58% Required Investment BDT 60,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 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 Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

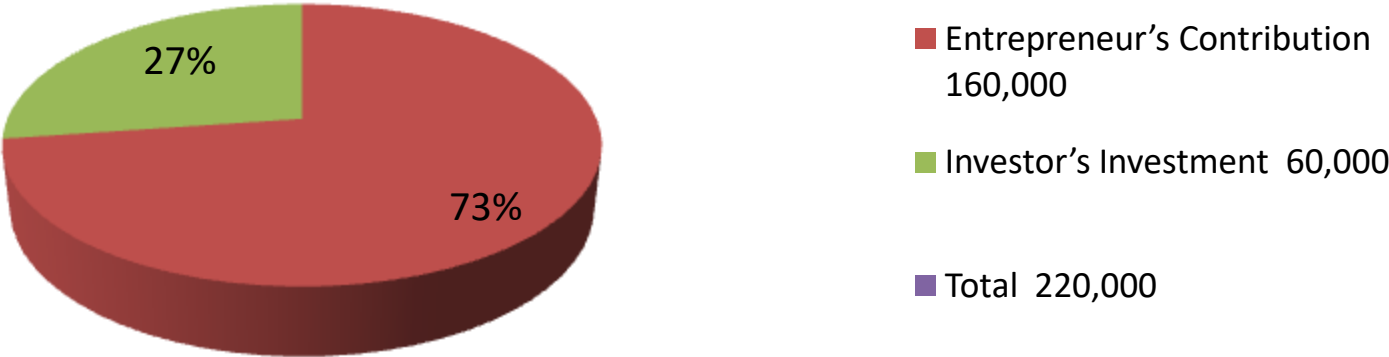
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Milk	80	2400	28800
<b>Total variable Expense (B)</b>	80	2400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9600	115200
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,100	73200
<b>Net Profit (E)= [C-D]</b>		3,500	42000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow( Dashi)	2	50,000	100000	1	60,000	60000	160000
Calf	2	30,000	60000	0	0	0	60000
<b>Total</b>	<b>4</b>	<b>0</b>	<b>160,000</b>	<b>1</b>	<b>0</b>	<b>60,000</b>	<b>220000</b>

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Milk	120	3600	43200	45360	47628
<b>Total variable Expense (B)</b>	120	3600	43200	45360	47628
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	480	14400	172800	181440	190512
<b>Less Variable Expense</b>				0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,500	78000	81900	85995
<b>Net Profit (E)= [C-D]</b>		7,900	94800	99540	104517
<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#	<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	60,000		
1.2	Net Profit	94800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,800	146,340
	<b>Total Cash Inflow</b>	154,800	170,340	250,857
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	24000	24,000
3	<b>Net Cash Surplus</b>	70,800	146340	226857

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

