

## Proposed NU Business Name: **AHASAN HABIB DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen,,  
Sherpur Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD. JAHANGIR ALAM</b>
Age	:	15-07-1984(34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill:Fulbari,P.O:Kamarkandi,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	:	
(iii) Father's name	:	<b>MOST. JAHANARA BIBI</b>
(iv) GB member's info	:	<b>MD. ABUL KALAM</b> Branch:Garidaha,Sherpur,Centre # 51(Female), Member ID: 1570, Group No: 08 Member since: 19-12-1994(7 Year) First loan: BDT 5,000/- Existing Loan: BDT 15,000, Outstanding loan: NILL
Further Information:		
(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	:	02 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-672714
Mother's Contact No.	:	01770-816333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JAHANARA BIBI** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AHASAN HABIB DAIRY FARM</b>
Location	:	Fulbari ,Sherpur.
Total Investment in BDT	:	BDT 180,00/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 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.</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 Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

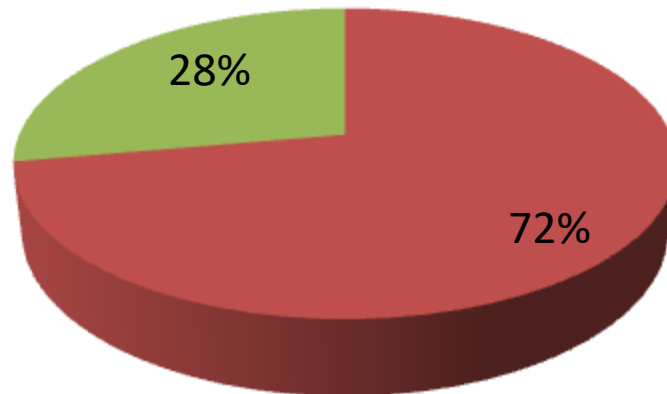
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Poltry Hen.	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,050</b>	<b>84,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,550</b>	<b>30,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	70,000	70,000	1	50,000	50,000	120,000
Cow	1	60,000	60,000				60,000
<b>Total</b>	<b>2</b>		<b>130,000</b>	<b>1</b>		<b>50,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Feed & Medicine	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		150	1,800	1,800	1,800
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>7,150</b>	<b>85,800</b>	<b>85,800</b>	<b>85,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,850</b>	<b>202,200</b>	<b>216,600</b>	<b>231,720</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	202,200	216,600	231,720
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	182,200	378,800
	<b>Total Cash Inflow</b>	<b>252,200</b>	<b>398,800</b>	<b>610,520</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182,200</b>	<b>378,800</b>	<b>590,520</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

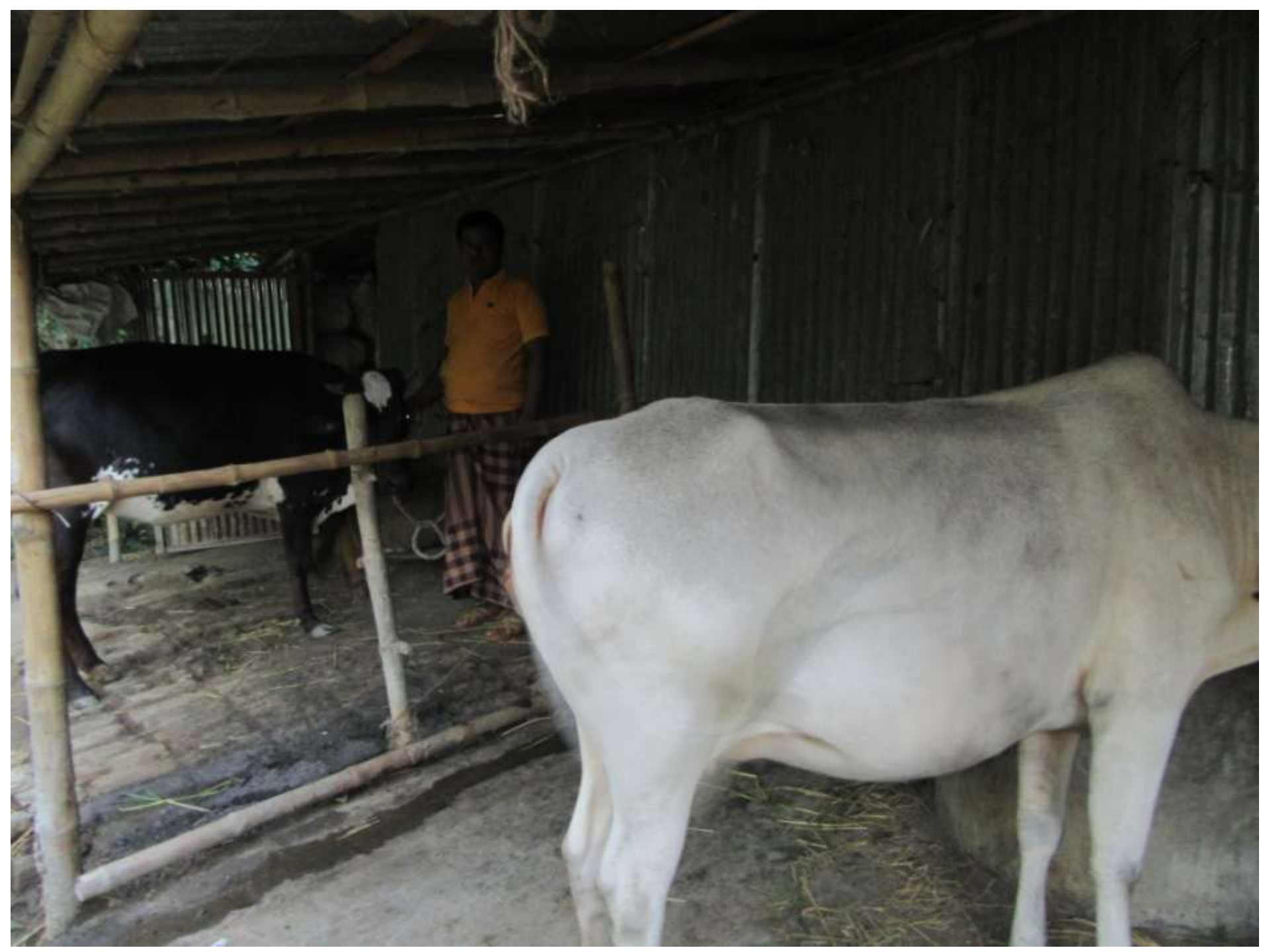
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

