

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

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Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

| | | |
|----------------------------------|---|--|
| Name | : | ABUL HASHEM |
| Age | : | 05-05-1983 (34 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 2 Child |
| No. of siblings: | : | 6 Brothers 1 Sister |
| Address | : | Vill:Eastbarha, P.O: barha . P.S: Nawabgonj, Dist: Dhaka. |
| Parent's and GB related Info | | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| (i) Who is GB member | : | Mother Father |
| (ii) Mother's name | : | AYESHA BEGUM |
| (iii) Father's name | : | MD.ALAUDDIN |
| (iv) GB member's info | : | Branch: Sollah Nawabgonj, Centre # 21 (Female), Member ID: 2422, Group No: 04 Member since: 15-01-1991 (14 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: 18,000 Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | N/A |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, | : | 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 | : | By birth years experience in running business. By birth Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Cow rearing |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01942-954882 |
| Family's Contact No. | : | 01994-059359 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEGUM joined Grameen Bank since 26 years ago. At first she took BDT 3,000 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 | : | East barha, Nawabgonj |
| Total Investment in BDT | : | BDT 4,40,000/- |
| Financing | : | Self BDT 3,60,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19% |
| 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">▪He has 1 Cow, 6 in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months. |

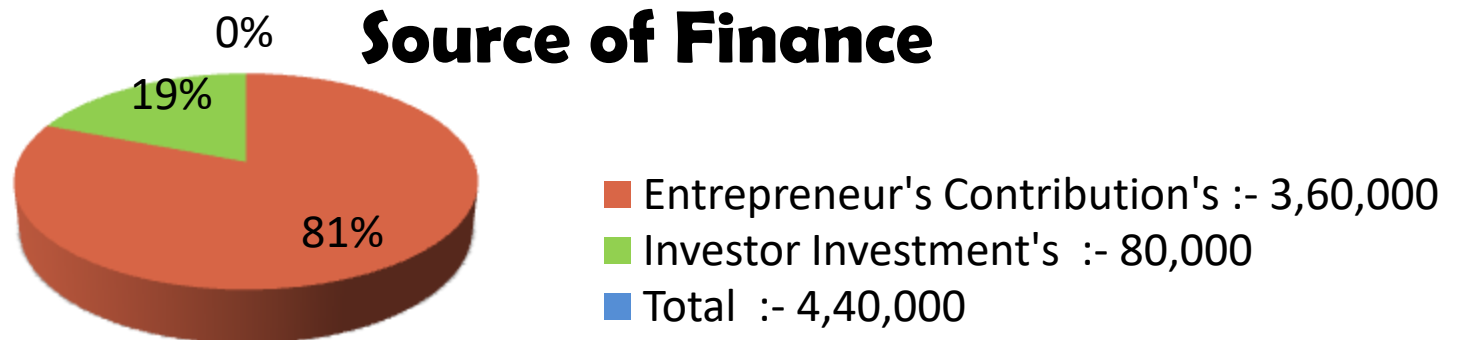
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|-----------------|
| Revenue (sales) | | | |
| Milk (12x60) | 720 | 21,600 | 2,59,200 |
| Total Sales (A) | 720 | 21,600 | 2,59,200 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 270 | 8,100 | 97,200 |
| Total variable Expense (B) | 270 | 8,100 | 97,200 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 1,62,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Electricity Bill | | 0 | 0 |
| Transportation | | 2,000 | 24,000 |
| Total fixed Cost (D) | | 7,200 | 86,400 |
| Net Profit (E) [C-D] | | 6,300 | 75,600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Ox | 6 | 50,000 | 3,00,000 | 1 | 0 | 0 | 3,00,000 |
| Cow | 1 | 60,000 | 60,000 | 1 | 80,000 | 80,000 | 1,40,000 |
| | | | | | | | |
| Total | | | 3,60,000 | | | 80,000 | 4,40,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1 st Year | 2 nd Year | 3 rd Year |
|--|------------|---------------|----------------------|----------------------|----------------------|
| Revenue (sales) | | | | | |
| Milk (16x60) | 960 | 28,800 | 3,45,600 | 3,62,800 | 3,81,024 |
| Total Sales (A) | 960 | 28,800 | 3,45,600 | 3,62,800 | 3,81,024 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 300 | 9,000 | 1,08,000 | 1,13,400 | 1,19,070 |
| Total variable Expense (B) | 300 | 9,000 | 1,08,000 | 1,13,400 | 1,19,070 |
| Contribution Margin (CM) [C=(A-B)] | 660 | 19,800 | 2,37,600 | 2,49,480 | 2,61,954 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 400 | 4,800 | 4,800 | 4,800 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 2,500 | 30,000 | 30,000 | 30,000 |
| Total Fixed Cost | | 7,900 | 94,800 | 94,800 | 94,800 |
| Net Profit (E) [C-D] | | 11,900 | 1,42,800 | 1,54,680 | 1,67,154 |
| 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 | 1,42,800 | 1,54,680 | 1,67,154 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 1,10,800 | 2,33,480 |
| | Total Cash Inflow | 2,22,800 | 2,65,480 | 4,00,634 |
| 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 | 1,12,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 1,10,800 | 2,33,480 | 3,68,634 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: East barha, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







