

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



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Sonatala unit.Bogra

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Hiru Mia</b>
Age	:	01-08-1987(30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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>Most. Chanbi Begum</b>
(iii) Father's name	:	<b>Late Hafizer Pramanik</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 18(Female), Member ID: 6800, Group No: 10 Member since: 05-01-2003( 14 Years) First loan: BDT 10,00/-
Further Information:		Existing Loan: BDT 59,805/-, Outstanding loan: 40,455
(v) Who pays GB loan installment	:	Brother
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-372064
Mother's Contact No.	:	01765-954970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Chanbi Begum** joined Grameen Bank since 14 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HIRU DAIRY FARM</b>
Location	:	Maddo Digalkandi, Veluerpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 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; Cow, Bokna, Bull etc.</li><li>▪Average gain on 80% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

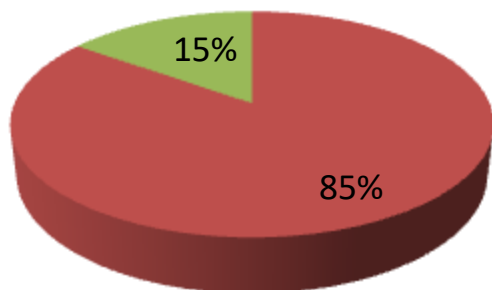
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	360	10,800	129,600
<b>Total Sales (A)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Variable Expense</b>			
Milk production	72	2,160	25,920
<b>Total variable Expense (B)</b>	<b>72</b>	<b>2,160</b>	<b>25,920</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>288</b>	<b>8,640</b>	<b>103,680</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,140</b>	<b>37,680</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	75000	150,000	1	50,000	50,000	200,000
Bokna	1	70000	70,000	0	0	0	70,000
Bull	2	30000	60,000	0	0	0	60,000
Total	<b>5</b>	<b>175000</b>	<b>280000</b>	<b>2</b>	<b>50000</b>	<b>50000</b>	<b>330000</b>

## Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 50,000
- Total 330,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	460	13,800	165,600	173,880	182,574
<b>Total Sales (A)</b>	<b>460</b>	<b>13,800</b>	<b>165,600</b>	<b>173,880</b>	<b>182,574</b>
<b>Less. Variable Expense</b>					
Milk production	92	2,760	33,120	34,776	36,515
<b>Total variable Expense (B)</b>	<b>92</b>	<b>2,760</b>	<b>33,120</b>	<b>34,776</b>	<b>36,515</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>368</b>	<b>11,040</b>	<b>132,480</b>	<b>139,104</b>	<b>146,059</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>	<b>66,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,540</b>	<b>66,480</b>	<b>73,104</b>	<b>80,059</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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	66,480	73,104	80,059
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,480	99,584
	<b>Total Cash Inflow</b>	<b>116,480</b>	<b>119,584</b>	<b>179,643</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>46,480</b>	<b>99,584</b>	<b>159,643</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkhandi, Veluerpara,  
Sonatala  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

