

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



Project identification and prepared by: Md Razu Ahmed,
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM
Age	:	21-06-1987(30Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brothers 3 Sister
Address	:	Vill: Khasertek P.O: Muksudpur ; P.S: Dohar Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA BEGUM
(iii) Father's name	:	ABDUL MOTTALEB
(iv) GB member's info	:	Branch:Muksudpur, Centre # 16 (Female), Member ID: 1571, Group No: 09 Member since: 2003 to 2017(14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 70,000 Outstanding loan: 57900
(v) Who pays GB loan installment	:	Husband
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918508056
Family's Contact No.	:	01716479081
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

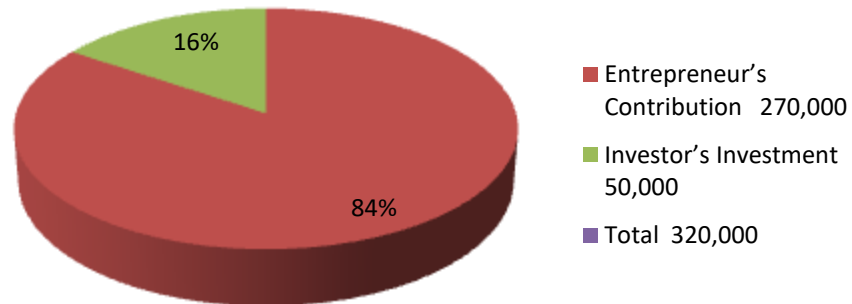
Proposed Nobin Udyokta Business Info

Business Name	:	HIRA DAIRY FARM
Location	:	Khasertek ,Dohar, Dhaka
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 cow and 2 calf in his farm.▪Average Daily milk production is 16 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Joypara .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cow,Calf	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Cow,Calf	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow,Calf			270,000			50,000	320,000
	0	0	270,000	0	0	50,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cow,Calf	1900	57000	684000	718200
0	0	0	0	0
Total Sales(A)	1900	57000	684000	718200
Less Variable Expense (B)				
Straw, Bran, Medicine etc	1425	42750	513000	538650
Total Variable Expense	1425	42750	513000	538650
Contributon Margin (CM) [C=(A-B)]	475	14250	171000	179550
Less Fixed Expense				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		0	0	0
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		6000	72000	72700
Net Profit (E)= [C-D]		8250	99000	103950
Investment Pay Back			30,000	30,000

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	50,000		
1.2	Net Profit	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69000	142950
	Total Cash Inflow	149,000	172,950	252,098
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000	30000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	69,000	142,950	222,098

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: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

