

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



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>MD. HARUN</b>
Age	:	03/04/1983 (34 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	1 Son 2 Daughters
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Rayed , P.O: Rayed-1743, P.S: Kapashia, Dist: Gazipur.
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>LAILY</b>
(iii) Father's name	:	<b>LATE, RAMIZ UDDIN</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7029/1, Group No: 04 Member since: 05/04/1998 to 2006 (08 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- 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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-048938
Family's Contact No.	:	01955-079552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAILY** joined Grameen Bank since 08 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HARUN DAIRY FARM</b>
Location	:	Rayed, Amraid.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cows, one calf in his farm.</li><li>▪Average daily milk production is 07 liter and milk price is BDT 60/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Amraid Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

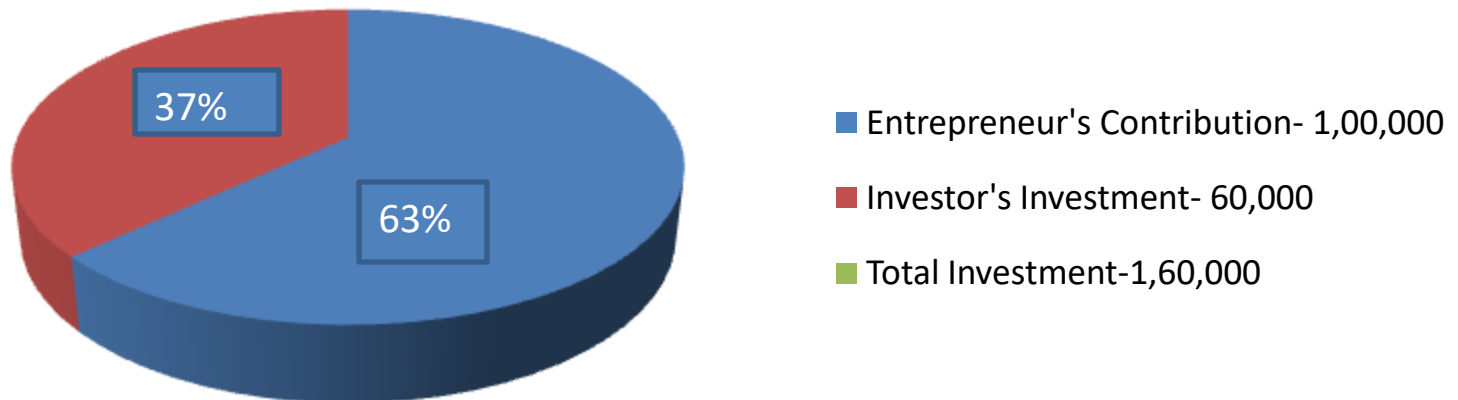
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	151,200
<b>Total Sales (A)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,950</b>	<b>59,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,850</b>	<b>70,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	40,000	80,000	1	60,000	60,000	140,000
Calf	1	20,000	20,000				20,000
<b>Total</b>	<b>3</b>		<b>100,000</b>	<b>1</b>		<b>60,000</b>	<b>160,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	237,600	249,480	261,954
<b>Total Sales (A)</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>249,480</b>	<b>261,954</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>	<b>196,560</b>	<b>206,388</b>
<b>Less. Fixed Expense</b>					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>5,300</b>	<b>63,600</b>	<b>66,460</b>	<b>69,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,300</b>	<b>123,600</b>	<b>130,100</b>	<b>137,188</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	123,600	130,100	137,188
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		99,600	205,700
	<b>Total Cash Inflow</b>	<b>183,600</b>	<b>229,700</b>	<b>342,888</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,600</b>	<b>205,700</b>	<b>318,888</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



জাতীয় শক্তি  
সামাজিক সুরক্ষা

# গ্রামীণ শক্তি সামাজিক ব্যবসা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

হাবুদন ডেইরী ফার্ম

স্টোরের নাম:

বঙ্গমহিষা, সাতপুরা

প্রকল্প প্রস্তাব গ্রহণের তারিখ

প্রকল্পের সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রীঃ হাবুদন

৩৪ বছর

জন্ম তারিখ:

০৬/০৪/১৯৮৬

জাতীয় পরিচিতি

প্রকল্পের যোগ্যতা:

০৯ প্রকল্প

প্রকল্পের অবস্থা:

বিবাহিত

প্রকল্পের সংখ্যা:

২ হেكتে ২ মোমে  
২ হেক্টর ২ হেক্টর







# FAMILY PICTURE

