

## Proposed NU Business Name: IQBAL DAIRY FARM



Project identification and prepared by: MD. Mahfijur Rahman,  
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Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MD. IQBAL HASAN</b>
Age	:	01-01-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	4 Brother
Address	:	Vill:Sreepur P.O: Sreepur: Sreepur 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>MST. HASINA KHATUN</b>
(iii) Father's name	:	<b>MD.ABDUL FAKER</b>
(iv) GB member's info	:	Branch: Sreepur , Centre # 62(Female), Member ID: 5159, Group No: 07 Member since: 2000-2012 (12Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:20000, Outstanding loan: BDT: 0
(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.)	:	No
Business Experiences and Training Info	:	3 Years of other business.3 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939743207
Mother's Contact No.	:	01682783305
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HASINA KHATUN** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

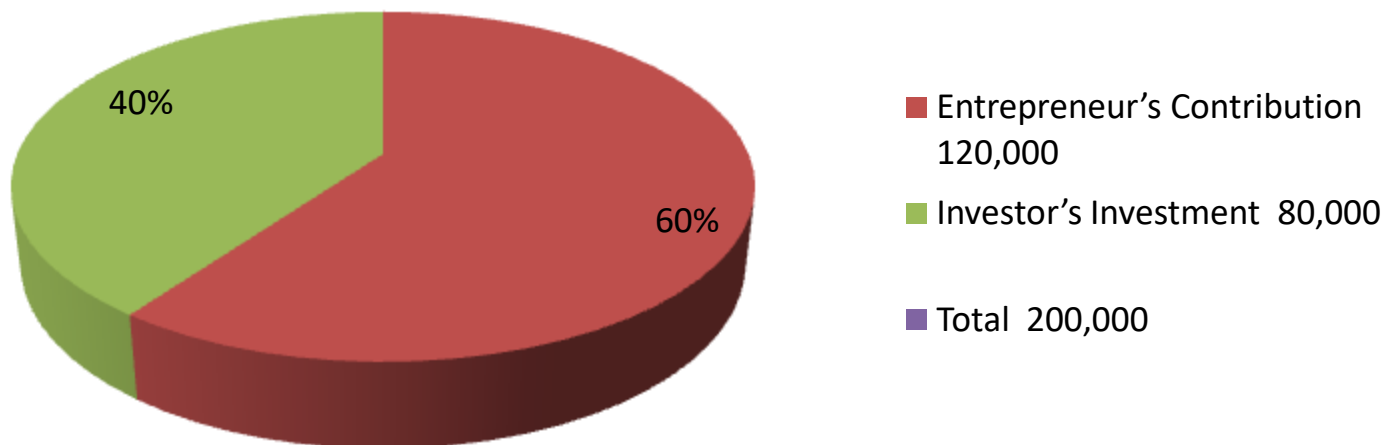
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>IQBAL DAIRY FARM</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 2 cows etc.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Collects goods .</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	360	10800	129600
	0	0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		2688	32256

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	80,000	80,000	200,000
	2	60000	120,000	1	80,000	80,000	200,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow	700	21000	252000	264600	277830
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	98	2940	35280	37044	38896
<b>Total Variable Expense</b>	<b>98</b>	<b>2940</b>	<b>35280</b>	<b>37044</b>	<b>38896</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>602</b>	<b>18060</b>	<b>216720</b>	<b>227556</b>	<b>238934</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6600</b>	<b>79200</b>	<b>79900</b>	<b>80615</b>
<b>Net Profit (E)= [C-D]</b>		<b>11460</b>	<b>137520</b>	<b>144396</b>	<b>151616</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>	<b>48,000</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	80,000		
1.2	Net Profit	137,520	144396	151615.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89520	185916
	<b>Total Cash Inflow</b>	<b>217,520</b>	<b>233,916</b>	<b>337,532</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,520</b>	<b>185,916</b>	<b>289,532</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0, Others:0  
Experience & Skill : 3 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





