

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



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Hasan Bepari |
| Age | : | 01-05-1996 (21 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 5 Brothers & 1 Sister |
| Address | : | Vill: Nikra, P.O: Joypara, 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 | : | Rojina Begum |
| (iii) Father's name | : | Kala Mia Bepari |
| (iv) GB member's info | : | Branch: Joypara, Centre # 19 (Female), Member ID:1583/2 , Group No: 02 Member since: 21-04-2009- 2014(05Years) First loan: BDT 20,000/- |
| Further Information: | | Existing loan: BDT 40,000- Outstanding loan: BDT Nil |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | 10 years experience in running business. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01787292414 |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROJINA BEGUM joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | Hasan Dairy Farm |
| Location | : | Nikra, Dohar,Dhaka. |
| Total Investment in BDT | : | BDT 230000 |
| Financing | : | Self BDT 180,000(from existing business) 78% Required Investment BDT 50,000(as equity) 22% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10ft x 13ft= 130square ft |
| Security of the shop | : | BDT Nill |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing▪Average 85% gain on milk sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka, .▪Agreed grace period is 3 months. |

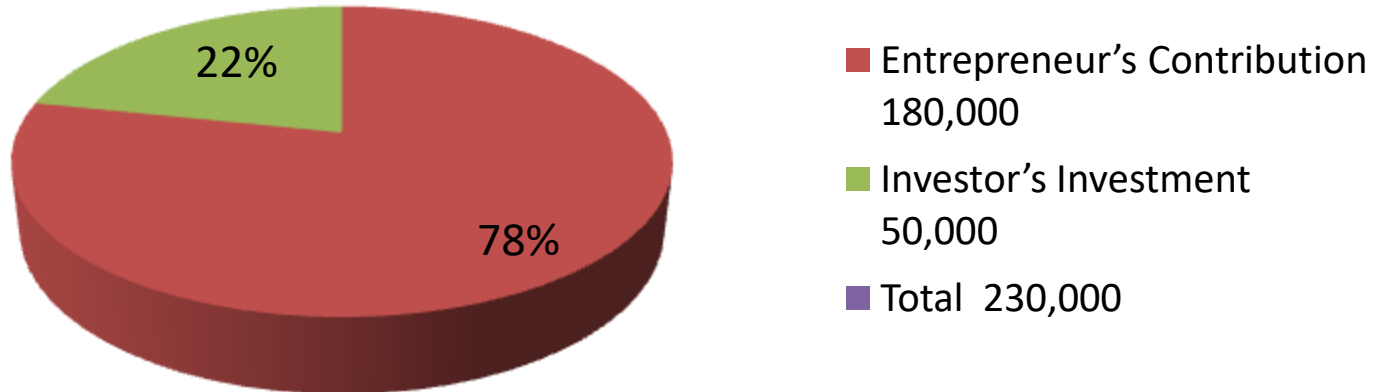
Existing Business

| Particular | Daily | Monthly | Yearly |
|--|------------|--------------|---------------|
| Revnuue (Sale) | | | |
| Milk (7 litrex 60) | 420 | 12600 | 151200 |
| | 0 | 0 | 0 |
| Total Sales(A) | 420 | 12600 | 151200 |
| Less Variable Expense (B) | | | 0 |
| Straw, Bran, Medicine etc | 63 | 1890 | 22680 |
| Total Variable Expense | 63 | 1890 | 22680 |
| Contributon Margin (CM) [C=(A-B)] | 357 | 10710 | 128520 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 0 | 0 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 5200 | 62400 |
| Net Profit (E)= [C-D] | | 5510 | 66120 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------|------------|---------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 1 | 140000 | 140000 | 1 | 50000 | 50000 | 190000 |
| Calf | 1 | 40000 | 40000 | | | | 40000 |
| Total | | | 180000 | | | 50000 | 230000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|----------------|---------------|---------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Milk (10 litrex60) | 600 | 18000 | 216000 | 226800 | 238140 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 90 | 2700 | 32400 | 34020 | 35721 |
| Total Variable Expense | 90 | 2700 | 32400 | 34020 | 35721 |
| Contributon Margin (CM) [C=(A-B)] | 510 | 15300 | 183600 | 192780 | 202419 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 0 | 0 | 300 | 600 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 5200 | 62400 | 62800 | 63200 |
| Net Profit (E)= [C-D] | | 10100 | 121200 | 127260 | 133623 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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 | 121,200 | 127260 | 133623 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 101200 | 208460 |
| | Total Cash Inflow | 171,200 | 228,460 | 342,083 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 101,200 | 208,460 | 322,083 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

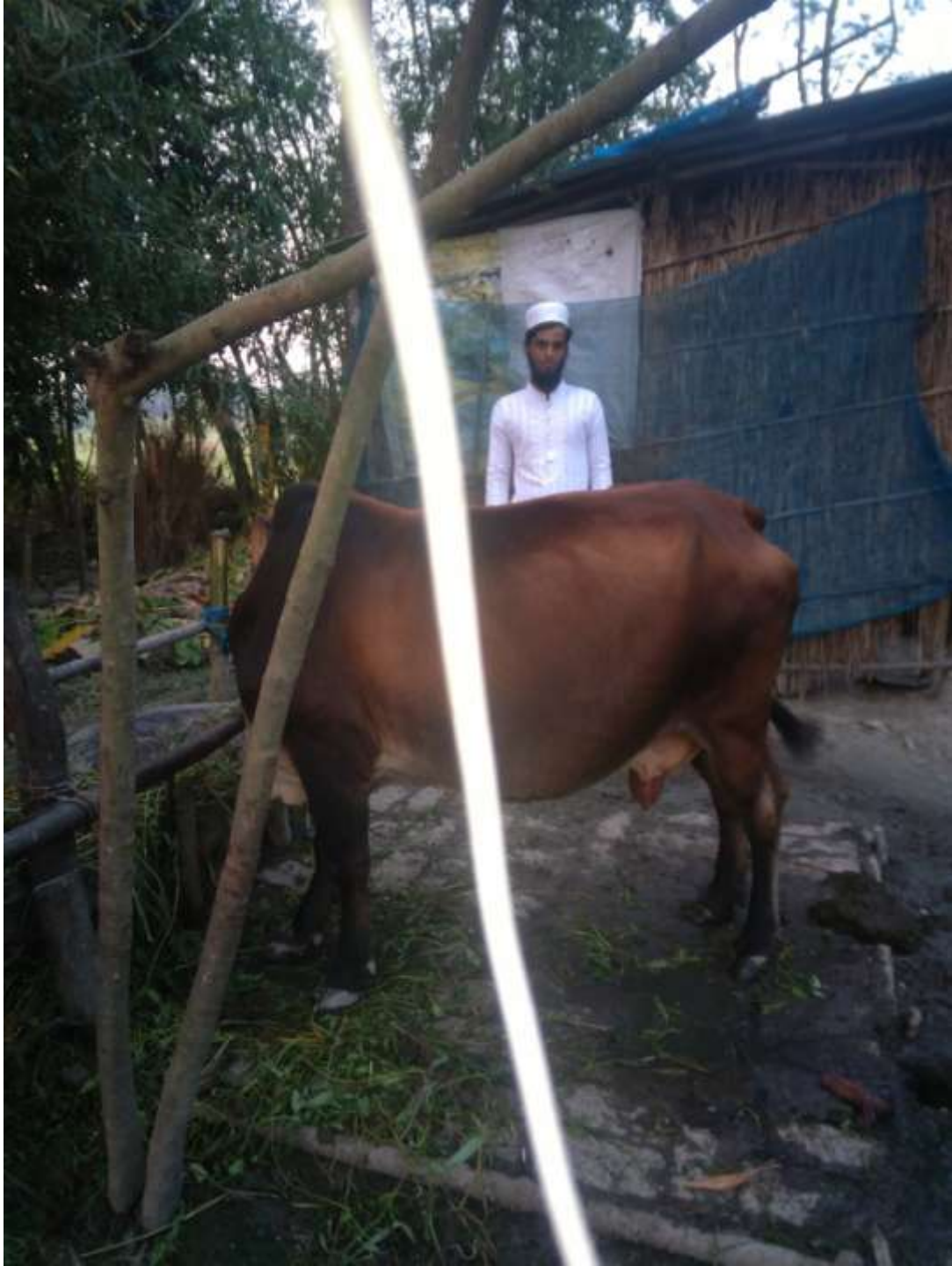
THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

