

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



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Project verified by: Md. Shamsul Arefin



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

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

Name	:	<b>JAHANGIR KHAN</b>
Age	:	01-01-1989(28Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	02 brother 04 sisters
Address	:	Vill: Dakatiya para P.O tol basael,P.S: Sreenagar,Dist.Munshigonj.
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>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>MOHAMMAD HOSSEN KHAN</b>
(iv) GB member's info	:	Branch: Rosuniya Centre # 14(Female), Member ID: 2065, Group No: 07 Member since:01-01-1987(30Years) First loan: BDT 2,000/-              Existing loan :130,000/- Outstanding loan:84400/-
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 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.	:	01709-445964
Family's Contact No.	:	01947-471924
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 30 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAFIZ DAIRY FARM</b>
Location	:	Dakatiya para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000 /- (from existing business)67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 7 ft= 70 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; caw,milk,calf etc.</li> <li>▪Average 35% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

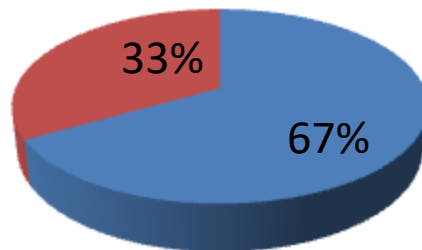
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	700	21,000	252,000
<b>Total Sales (A)</b>	700	21,000	252,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	455	13,650	163,800
<b>Total variable Expense (B)</b>	<b>455</b>	<b>13,650</b>	<b>163,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>245</b>	<b>7,350</b>	<b>88,200</b>
<b>Less. Fixed Expense</b>			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,100</b>	<b>61,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,250</b>	<b>27,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	4	30000	120000		1	60000	60,000	180,000
<b>Total</b>			120000			60000	60,000	<b>180,000</b>

## Source of finance

■ Entrepreneur investment 120,000 ■ Investore investment 60,000 ■ Total investment 180,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	1,000	30,000	360,000	378,000	396,900
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	650	19,500	234,000	245,700	257,985
<b>Total variable Expense (B)</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>	<b>245,700</b>	<b>257,985</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,100</b>	<b>61,200</b>	<b>61,260</b>	<b>61,323</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>	<b>71,040</b>	<b>77,592</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)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>64,800</b>	<b>71,040</b>	<b>77,592</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,800	87,840
	<b>Total Cash Inflow</b>	<b>124,800</b>	<b>111,840</b>	<b>165,432</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>40,800</b>	<b>87,840</b>	<b>141,432</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 01 Years  
Own Business :01  
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



