

**Proposed NU Business Name: AMIR HOSEN DAIRY FARM**



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Sokhipur.

Project verified by: Md.Siddikur Rahman



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

|  |   |   |
|--|---|---|
| Name   | : | <b>AMIR HOSEN</b>   |
| Age  | : | 21-03-1988<br>(29Years)   |
| Education, till to date                        | : | Class Eight   |
| Marital status                                 | : | Unmarried   |
| Children                                       | : | None  |
| No. of siblings:                               | : | 2 Sisters 4 brothres  |
| Address  | : | Vill: Sokhipur P.O: Sokhipur P.S: Sokhipur Dist: Tangail  |
| 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>OMIRONNESSA</b>  |
| (iii) Father's name                            | : | <b>ABDUL MALEK</b>  |
| (iv) GB member's info                          | : | Branch : Sokhipur Centre 88(Female),<br>Member ID: 8035/1 , Group No: 05<br>Member since: 2005(12 years)<br>First loan: BDT 5,000 |
| Further Information:                           |   | Existing loan: BDT 100,000, Outstanding Loan: 27300   |
| (v) Who pays GB loan installment               | : | Father  |
| (vi) Mobile lady                               | : | No  |
| (vii) Grameen Education Loan                   | : | No  |
| (viii) Any other loan like GB,<br>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.) | : | None   |
| Business Experiences and Training Info  | : | 8 experience in running business. 8 Years in own business<br>She has 8 Years training. |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01812590669  |
| Family's Contact No.  | : | 01818790266  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.                           |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**OMIRONNESSA** joined Grameen Bank since 12 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

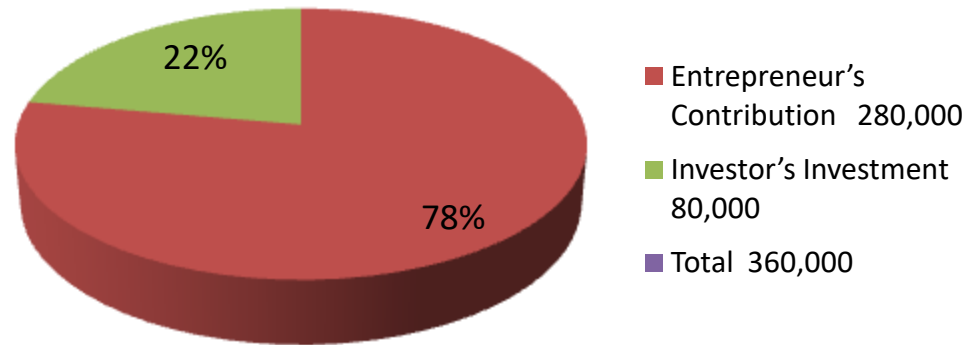
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>AMIR HOSSAIN DAIRY FARM</b>   |
| Location  | : | Sokhipur   |
| Total Investment in BDT                           | : | BDT 360,000/-  |
| Financing   | : | Self BDT 280,000/- (from existing business) 78%<br>Required Investment BDT 80,000/- (as equity) 22%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 40 ft 15 ft=600 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪. He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Kochua</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily      | Monthly      | Yearly        |
|---|------------|--------------|---------------|
| Revenue (Sale)                            |            |              |               |
| cow                                       | 660        | 19800        | 237600        |
|   |            | 0            | 0             |
| <b>Total Sales(A)</b>                     | <b>660</b> | <b>19800</b> | <b>237600</b> |
| Less Variable Expense (B)                 |            |              | 0             |
| cow                                       | 92         | 2772         | 33264         |
| <b>Total Variable Expense</b>             | <b>92</b>  | <b>2772</b>  | <b>33264</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>568</b> | <b>17028</b> | <b>204336</b> |
| Less Fixed Expense                        |            |              |               |
| Rent                                      |            | 0            | 0             |
| Electric Bill                             |            | 1100         | 13200         |
| Transportation                            |            | 0            | 0             |
| Salary (Self)                             |            | 5000         | 60000         |
| Salary (Staff)                            |            | 0            | 0             |
| Entertainment                             |            | 0            | 0             |
| Guard                                     |            | 0            | 0             |
| Generator                                 |            | 0            | 0             |
| Mobile Bill                               |            | 1200         | 14400         |
| <b>Total Fixed Cost (D)</b>               |            | <b>7300</b>  | <b>87600</b>  |
| <b>Net Profit (E)= [C-D]</b>              |            | <b>9728</b>  | <b>116736</b> |

| Investment Breakdown |      |            |              |          |            |              |                |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing             |      |            |              | Proposed |            |              |                |
| Particulars          | Qty. | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| Cow                  | 2    | 40000      | 80000        | 1        | 80000      | 80,000       | 160,000        |
| calf                 | 2    | 50000      | 100000       |          |            | 0            | 100,000        |
| ox                   | 2    | 50000      | 100000       |          |            |              | 100,000        |
|                      | 6    | 140000     | 280,000      | 1        | 80000      | 80,000       | 360000         |

## Source of Finance



## Financial Projection (BDT)

| Particular                               | Daily       | Monthly      | Year -1       | Year-2          | Year-3         |
|--|-------------|--------------|---------------|-----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |              |               |                 |                |
| cow                                      | 1220        | 36600        | 439200        | 461160          | 484218         |
| <b>Total Sales(A)</b>                    | <b>1220</b> | <b>36600</b> | <b>439200</b> | <b>461160</b>   | <b>484218</b>  |
| <b>Less Variable Expense (B)</b>         |             |              |               |                 |                |
| cow                                      | <b>171</b>  | <b>5124</b>  | <b>61488</b>  | 64562.4         | <b>67791</b>   |
| <b>Total Variable Expense</b>            | <b>171</b>  | <b>5124</b>  | <b>61488</b>  | <b>64562.4</b>  | <b>67791</b>   |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1049</b> | <b>31476</b> | <b>377712</b> | <b>396597.6</b> | <b>416427</b>  |
| <b>Less Fixed Expense</b>                |             |              |               |                 |                |
| Rent                                     |             | 0            | 0             | 0               | 0              |
| Electric Bill                            |             | 1100         | 13200         | 158400          | 1900800        |
| Transportaion                            |             | 0            | 0             | 0               | 0              |
| Salary (Self)                            |             | 5000         | 60000         | 60000           | 60000          |
| Salary (Staff)                           |             | 0            | 0             | 0               | 0              |
| Entertainment                            |             | 0            | 0             | 0               | 0              |
| Guard                                    |             | 0            | 0             | 0               | 0              |
| Generator                                |             | 0            | 0             | 0               | 0              |
| Mobile Bill                              |             | 1200         | 14400         | 0               | 0              |
| <b>Total Fixed Cost (D)</b>              |             | <b>7300</b>  | <b>87600</b>  | <b>218400</b>   | <b>1960800</b> |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>24176</b> | <b>290112</b> | <b>304617.6</b> | <b>319848</b>  |
| <b>Investment Pay Back</b>               |             |              | <b>32,000</b> | <b>32,000</b>   | <b>32,000</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  | 290,112             | 304617.6            | 319848.48           |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 258112              | 530729.6            |
|             | <b>Total Cash Inflow</b>                          | <b>370,112</b>      | <b>562,730</b>      | <b>850,578</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) | 32000               | 32000               | 32000               |
|             | <b>Total Cash Outflow</b>                         | <b>112,000</b>      | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>258,112</b>      | <b>530,730</b>      | <b>818,578</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 08 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



# FAMILY PICTURE

