

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



Project identification and prepared by: Md Habil Uddin Shah,  
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD HABIB</b>
Age	:	10-01-1982 (34 Years)
Education, till to date	:	Class 4
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Khaskandi, P.O: Talepur, P.S: Keranigonj, 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	:	<b>JULEKHA</b> <input type="checkbox"/>
(iii) Father's name	:	<b>NUR MUHAMMAD MOLLA</b>
(iv) GB member's info	:	Branch: Ruhitpur, Centre # 54 (Female), Member ID: 7254/2; No:03 Member since: 15-10- 1990 to 2005 (15 Years) First loan: 2,500 taka.
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Nil
(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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835-502563
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Keranigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JULEKHA** joined Grameen Bank since 15 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

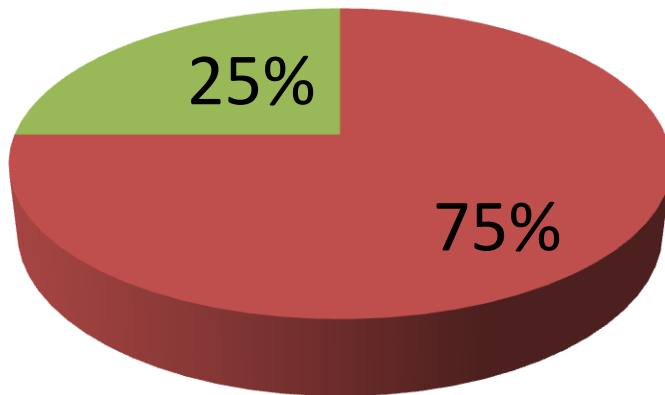
Business Name	:	<b>HABIB DAIRY FARMS</b>
Location	:	Khash Kandi, Talepur, Keranigonj
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He Has two cow and two calf in his farm.</li><li>▪Average daily milk price is 15 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Collects goods from Paragram Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	750	22,500	270,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Variable Expense</b>			
Feed	240	7,200	86,400
<b>Total variable Expense (B)</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15,300</b>	<b>183,600</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Transportation		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	120000	240,000	1	100000	100,000	340,000
Calf	2	30000	60,000	0	0	0	60,000
<b>Total</b>	<b>4</b>		<b>300,000</b>	<b>1</b>		<b>100,000</b>	<b>400,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	1,050	31,500	378,000	396,900	416,745
Calf sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>1,050</b>	<b>31,500</b>	<b>408,000</b>	<b>426,900</b>	<b>446,745</b>
<b>Less. Variable Expense</b>					
Feed	340	10,200	122,400	128,520	134,946
<b>Total variable Expense (B)</b>	<b>340</b>	<b>10,200</b>	<b>122,400</b>	<b>128,520</b>	<b>134,946</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>710</b>	<b>21,300</b>	<b>285,600</b>	<b>298,380</b>	<b>311,799</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
Transportation		150	1,800	1,800	1,800
<b>Total Fixed Cost</b>		<b>5,750</b>	<b>69,000</b>	<b>69,800</b>	<b>70,300</b>
<b>Net Profit (E) [C-D]</b>		<b>15,550</b>	<b>216,600</b>	<b>228,580</b>	<b>241,499</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	216,600	228,580	241,499
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		176,600	365,180
	<b>Total Cash Inflow</b>	<b>316,600</b>	<b>405,180</b>	<b>606,679</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>176,600</b>	<b>365,180</b>	<b>566,679</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 20 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


























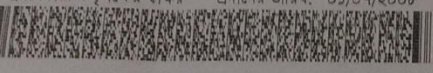
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হামিম  
 Name: Md. Hamim  
 পিতা: নূরমোহাম্মদ মোল্লা  
 মাতা: জলেখা খাতুন  
 Date of Birth: 10 Jan 1982  
 ID NO: 2613825116208

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
 কোথাও পঠানো গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/রাজা: খাসকান্দি, ডাকঘর: তালোপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ০১/০৮/২০০৮



স্বাক্ষরিত  
 হামিম মোহাম্মদ মোল্লা  
 কেরানীগঞ্জ পলি অফিস, ঢাকা  
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 পিতা নাম নূরমোহাম্মদ মোল্লা  
 মাতা জলেখা খাতুন  
 জন্ম তারিখ ১০/০১/১৯৮২  
 জন্ম স্থান কেরানীগঞ্জ  
 জাতীয় পরিচয় পত্র  
 নং ২৬১৩৮২৫১১৬২০৮  
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স্বাক্ষরিত  
 মোঃ হামিম  
 কেরানীগঞ্জ পলি অফিস, ঢাকা

# FAMILY PICTURE

