

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



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Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	OMOR FARUK
Age	:	10-02-1982 (34 Years)
Education, till to date	:	S.S,C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brothers & 2 Sisters
Address	:	Vill: Tepirbari, P.O: Tengra. P.S: Sreepur, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA KHATUN
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Tengra Sreepur, Centre # 03(Female), Member ID: 1294/1, Group No: 05 Member since: 06-04-2002 (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 44,240/-
(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	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01976-184787
Family's Contact No.	:	01961-675299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

RAHIMA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	FARHANA DAIRY FARM
Location	:	Tepirbari ,Sreepur,Gajipur
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 3,20,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 28 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 cow and 2 calf in his farm.▪Average Daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Tepirbari Bazar.▪Agreed grace period is 3 months.

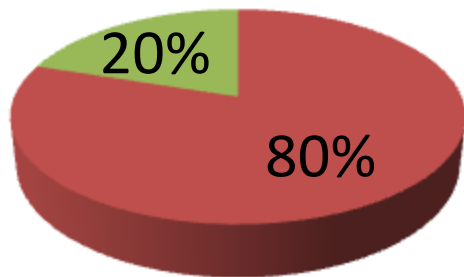
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	100000	200,000	1	80000	80,000	280,000
Ox	2	60000	120,000	0	0	0	120,000
Total	4		320,000	1		80,000	400,000

Source of Finance



■ Entrepreneur's Contribution 320,000

■ Investor's Investment 80,000

■ Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20x 50)	1,000	30,000	360,000	378,000	396,900
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,000	30,000	390,000	408,000	426,900
Less. Variable Expense					
Straw, Bran, Medicine etc	380	11,400	136,800	143,640	150,822
Total variable Expense (B)	380	11,400	136,800	143,640	150,822
Contribution Margin (CM) [C=(A-B)]	620	18,600	253,200	264,360	276,078
Less. Fixed Expense					
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
Total Fixed Cost		5,600	67,200	68,000	68,500
Net Profit (E) [C-D]		13,000	186,000	196,360	207,578
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	186,000	196,360	207,578
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,000	318,360
	Total Cash Inflow	266,000	350,360	525,938
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	154,000	318,360	493,938

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

