

Proposed NU Business Name: MOST. LATIFA SULTANA DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. LATIFA SULTANA
Age	:	12-12-1986 (19 Years)
Education, till to date	:	HSC (Ongoing)
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Telihata Pachani para, P.O: Sukhanpukur, P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NAZNIN AKTER
(iii) Husband's name	:	MD LAL MIHA MONDOL
(iv) GB member's info	:	Branch: Sonaray Gabtoli, Centre # 18 (Female), Member ID: 1534/3, Group No: 04 Member since: 12-06-2014 (03 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 13,750/-
(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	:	05 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-641037
Mother's Contact No.	:	01745-328593
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NAZNIN AKTER joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOST. LATIFA SULTANA DAIRY FARM
Location	:	Telihata pachanipara, Gabtoli, Bogra
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪She has two cow calf in her farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

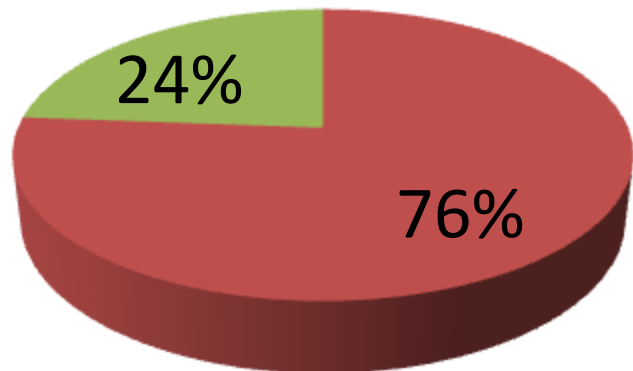
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	140	4,200	50,400
Total variable Expense (B)	140	4,200	50,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
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]		5,300	63,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80000	160,000	1	50000	50,000	210,000
Total	2		160,000	1		50,000	210,000

Source of Finance



■ Entrepreneur's Contribution 160,000

■ Investor's Investment 50,000

■ Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			15,000	15,000	15,000
Total Sales (A)	750	22,500	285,000	298,500	312,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	205,800	215,340	225,357
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	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D]		10,300	138,600	147,340	156,357
Investment Payback			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	138,600	147,340	156,357
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,600	245,940
	Total Cash Inflow	188,600	265,940	402,297
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	118,600	245,940	382,297

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

