

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



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Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREEMTI BOBITA RANI
Age	:	04-01-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Chakloma, P.O: Mokamtola, P.S: Shibgonj, 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	:	SREEMOTI KOLPONA RANI
(iii) Husband's name	:	SREE NIRONJON CHANDRA BISWASH
(iv) GB member's info	:	Branch: Raynogor Shibgonj, Centre # 02 (Female), Member ID: 1041, Group No: 02 Member since: 20-12-1999 (18 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 16,000, Outstanding loan: BDT -
(v) Who pays GB loan installment	:	Mother
(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	:	15 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.	:	01763-277714
Mother's Contact No.	:	01767-410659
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI KOLPONA RANI joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON DAIRY FARM
Location	:	Sadana Bazaar, Mohasthan, Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 9 ft= 54 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and two calf in his farm.▪Average daily milk production is 6 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.

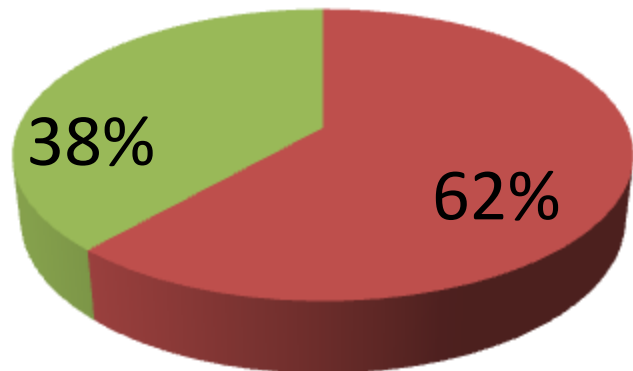
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 x 50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
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]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	40000	40,000	1	50000	50,000	90,000
Calf	2	20000	40,000	0	0	0	40,000
Total	3		80,000	1		50,000	130,000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			25,000	25,000	25,000
Total Sales (A)	700	21,000	277,000	289,600	302,830
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	500	15,000	205,000	214,000	223,450
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]		9,400	137,800	146,000	154,450
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	137,800	146,000	154,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		117,800	243,800
	Total Cash Inflow	187,800	263,800	398,250
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	117,800	243,800	378,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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

