

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	UJJAL BANIK
Age	:	17-06-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Safaisri, P.O: Kapashia -1730. P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REKHA RANI BANIK
(iii) Father's name	:	DILIP BANIK
(iv) GB member's info	:	Branch: Kapashia, Centre # 13 (Female), Member ID: 1181, Group No: 01 Member since: 20/02/2012 to 2017 (5Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: BDT 8,120/-
Further Information:		
(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.)	:	Yes (Selling Goods)
Business Experiences and Training Info	:	08 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01940-194081
Family's Contact No.	:	01732-610177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA RANI BANIK joined Grameen Bank since 05 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	UJJAL DAIRY FARM
Location	:	Safaisri, Kapashia
Total Investment in BDT	:	BDT 5,80,000/-
Financing	:	Self BDT 4,80,000/- (from existing business) 83% Required Investment BDT 1,00,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has two cows, one heifer and two calves in his farm.▪ Average daily milk production is 30 liter and milk price is BDT 50/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Bhairab Bazer.▪ Agreed grace period is 3 months.

Existing Business

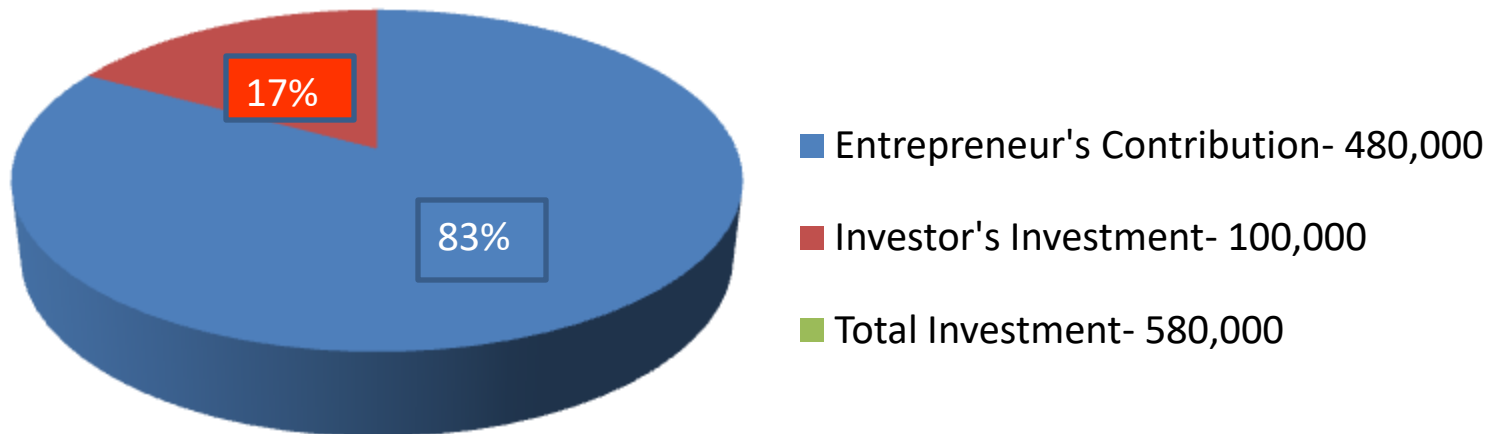
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 30 litre x 50/- per litre)	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,650	67,800
Net Profit (E) [C-D]		12,350	148,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	180,000	180,000	1	100,000	100,000	280,000
Cow	1	150,000	150,000				150,000
Heifer	1	110,000	110,000				110,000
Calf	2	20,000	40,000	0	0	0	40,000
Total	5		480,000	1		100,000	580,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Milk (Daily: 45 litre x 50/- per litre)	2,250	67,500	810,000	850,500	893,025
Total Sales (A)	2,250	67,500	810,000	850,500	893,025
Less. Variable Expense					
Straw, Bran, Medicine etc.	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)	1,350	40,500	486,000	510,300	535,815
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		200	2,400	3,000	3,600
Transportation		450	5,400	6,000	6,600
Mobile Bill		250	3,000	3,360	3,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,900	70,800	72,360	73,800
Net Profit (E) [C-D]		21,100	253,200	267,840	283,410
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	253,200	267,840	283,410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		213,200	441,040
	Total Cash Inflow	353,200	481,040	724,450
2	Cash Outflow			
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
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	213,200	441,040	684,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

