

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



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Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	DULALY KHATUN
Age	:	04-04-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Son & Daughter
No. of siblings:	:	01 Sister & 01 Brother
Address	:	Vill: Moddo Digol Kandi, P.O: Valurpara, P.S: Sona Tola, 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	:	PARVIN AKTER
(iii) Husband's name	:	MD.DULU MIAH
(iv) GB member's info	:	Branch: Jorgasa , Centre # 18 (Female), Member ID: 1001/2, Group No: 01 Member since: 12-01-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:BDT 12,200/ -
(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	:	03 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-981045
Mother's Contact No.	:	01764-089022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARVIN AKTER joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in made house.

Proposed Nobin Udyokta Business Info

Business Name	:	DULALY DAIRY FARM
Location	:	Vill:Digolkandi,Po: Sonatola, Bogra
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,65,000/-(from existing business) 73% Required Investment BDT 60,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow ,one big calf and one 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 local bazar.▪The farm is owned.▪Agreed grace period is 3 months.

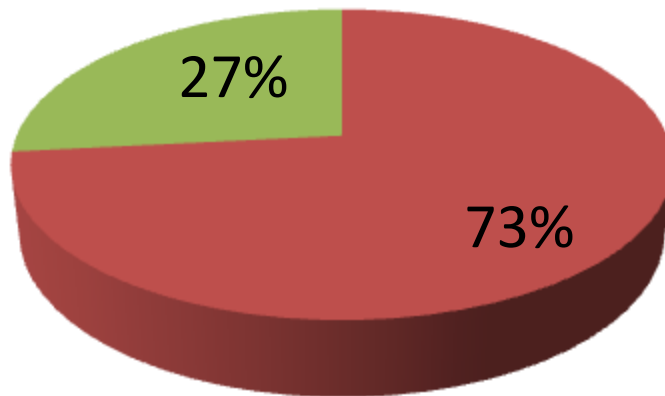
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (8 x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Milk (8 x 50)	100	3000	36000
Total Variable Expense	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		300	3600
Salary (Self)		4000	48000
Mobile Bill		300	3600
Total Fixed Cost (D)		4600	55200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	60,000	60,000	140,000
Big Calf	1	60,000	60,000			0	60,000
Calf	1	25,000	25,000			0	25,000
			0			0	0
	3	165000	165,000	1	60000	60,000	225000

Source of Finance



- Entrepreneur's Contribution
165,000
- Investor's Investment 60,000
- Total 225,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (8 x 50)	700	21000	252000	264600	277830
Total Sales(A)	700	21000	252000	264600	277830
Less Variable Expense (B)					
Milk (8 x 50)	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Salary (Self)		4000	48000	48000	48000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		4600	55200	55600	56000
Net Profit (E)= [C-D]		11150	133800	140490	147515
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	133,800	140490	147514.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109800	226290
	Total Cash Inflow	193,800	250,290	373,805
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	109,800	226,290	349,805

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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

