

# Proposed NU Business Name: **TAMANNA DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>TAMANNA KHATUN</b>
Age	:	16/04/1999 ( 18Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Sister
Address	:	Vill: Nabipur, P.O: Khamer, 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	:	<b>MARJIA</b>
(iii) Father's name	:	<b>LOKMAN HOSSAIN</b>
(iv) GB member's info	:	Branch: Torgaon, Kapasia , Centre # 10 (Female), Member ID: 2928, Group No: 13 Member since: 20/03/2011 to 2017 (07Years) First Loan: BDT 6,000/- , Existing Loan: BDT 42,000/- Outstanding Loan: BDT 26,336/-
Further Information:		
(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	:	03 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-727870
Family's Contact No.	:	01929-475118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MARJIA** joined Grameen Bank since 07 years ago. At first She took BDT 6,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TAMANNA DAIRY FARM</b>
Location	:	Nabipur, Khamer.
Total Investment in BDT	:	BDT 5,50,000/-
Financing	:	Self BDT 4,70,000/- (from existing business) 85 % Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	35ft x 16 ft= 560 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪She has two cows, two calves in her farm.</li><li>▪Average daily milk production is 25 liter and milk price is BDT 50/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from local area's farm.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

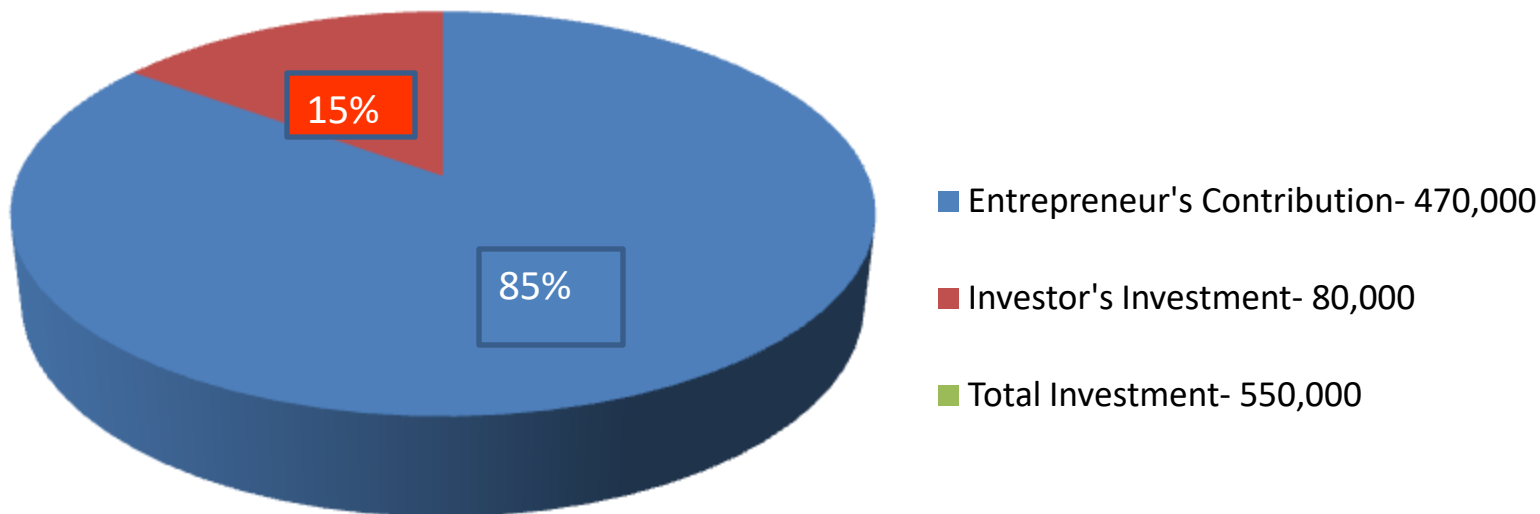
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 25 litre x 50/- per litre)	1,250	37,500	4,50,000
<b>Total Sales (A)</b>	<b>1,250</b>	<b>37,500</b>	<b>4,50,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>950</b>	<b>28,500</b>	<b>3,42,000</b>
<b>Less. Fixed Expense</b>			
Transportation		800	9,600
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,450</b>	<b>77,400</b>
<b>Net Profit (E) [C-D]</b>		<b>22,050</b>	<b>2,64,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	200,000	400,000	1	80,000	80,000	480,000
Calf	2	35,000	70,000				70,000
<b>Total</b>	<b>4</b>		<b>470,000</b>	<b>1</b>		<b>80,000</b>	<b>550,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 35 litre x 50/- per litre)	1,750	52,500	6,30,000	6,61,500	6,94,575
<b>Total Sales (A)</b>	<b>1,750</b>	<b>52,500</b>	<b>6,30,000</b>	<b>6,61,500</b>	<b>6,94,575</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	400	12,000	1,44,000	1,51,200	1,58,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>	<b>1,51,200</b>	<b>1,58,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,350</b>	<b>40,500</b>	<b>4,86,000</b>	<b>5,10,300</b>	<b>5,35,815</b>
<b>Less. Fixed Expense</b>					
Transportation		1,100	13,200	15,000	16,000
Electricity Bill		300	3,600	3,800	4,000
Mobile Bill		350	4,200	4,400	4,600
Entertainment		200	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,950</b>	<b>83,400</b>	<b>85,700</b>	<b>87,200</b>
<b>Net Profit (E) [C-D]</b>		<b>33,550</b>	<b>4,02,600</b>	<b>4,24,600</b>	<b>4,48,615</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>4,02,600</b>	<b>4,24,600</b>	<b>4,48,615</b>
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>3,70,600</b>	7,63,200
	<b>Total Cash Inflow</b>	<b>4,82,600</b>	<b>7,95,200</b>	<b>12,11,815</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>3,70,600</b>	<b>7,63,200</b>	<b>11,79,815</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

