

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



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.LOTA KHATUN
Age	:	28-10-1989(28 Years)
Education, till to date	:	Class-VII
Marital status	:	Married
Children	:	01 Son & 01Daguter
No. of siblings:	:	02 Sisters
Address	:	Vill.Chakcatari, P.O: Bagha, P.S: Bagha, Dist: Rajshahi
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.SAHANAJ BEGUM
(iii) Fathers name	:	MD.GOLAM HOSSEN
(iv) GB member's info	:	Branch:Monigram , Centre # 53/m (Female), Member ID:4069/2, Group No: 03 Member since: 15-04-2005 to 20-04-14 New 28-6-16(11 Years) First loan: BDT -15,000
Further Information:		Existing Loan: BDT-25,000, Outstanding loan: 15,000
(v) Who pays GB loan installment	:	Fathers
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Hotel Business
Other Own/Family Sources of Liabilities	:	Car Business
Entrepreneur Contact No.	:	01744-723339
Family Contact No.	:	01737-495730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SAHANAJBEGUM joined Grameen Bank since 11 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

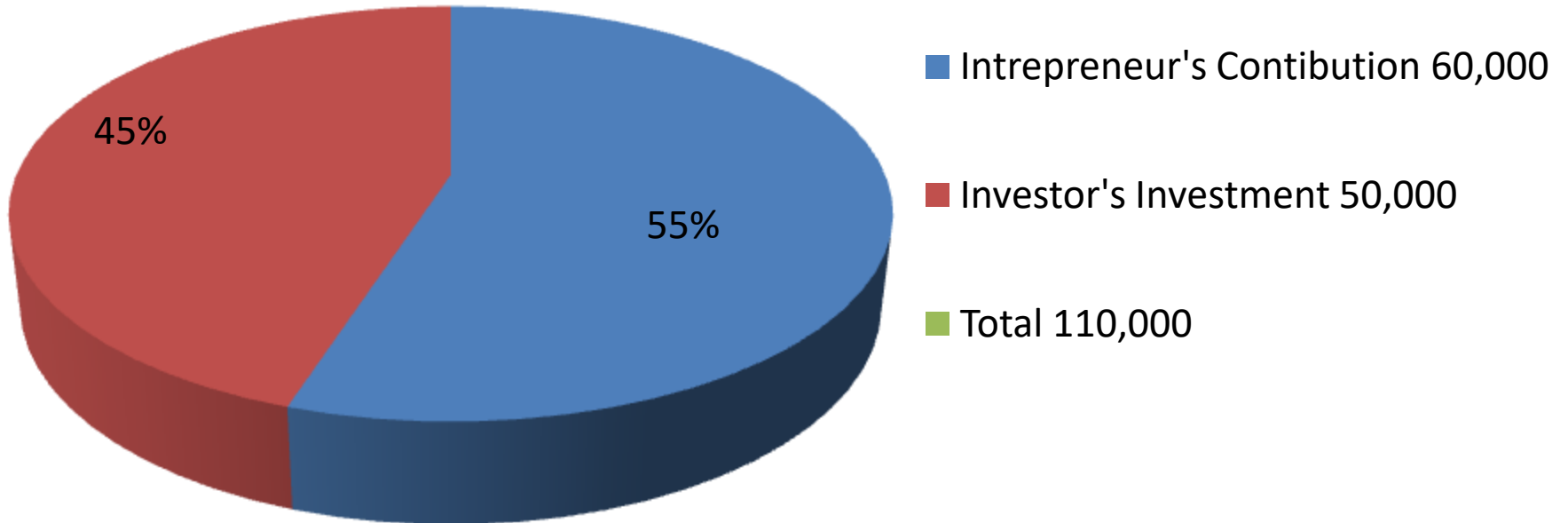
Business Name	:	LOTA DAIRY FARM
Location	:	Khudichoigoti,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-110,000/-
Financing	:	Self BDT 60,000/--(from existing business)55% Required Investment BDT 50,000/--(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ox Sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		110,000	220,000
Total Sales (A)		110,000	220,000
Less. Variable Expense			
Ox Sale		55,000	110,000
Total variable Expense (B)		55,000	110,000
Contribution Margin (CM) [C=(A-B)]		55,000	110,000
Less. Fixed Expense			
Food		9,000	18,000
Electricity bill		0	0
Transportation		1,200	2,400
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		36,000	72,000
Net Profit (E) [C-D]		19,000	38,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Food	0	10,000	10,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		120,000	240,000	252,000	264,600
Total Sales (A)		120,000	240,000	252,000	264,600
Less. Variable Expense					
Ox sale		60,000	120,000	126,000	132,300
Total variable Expense (B)		60,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]		60,000	120,000	126,000	132,300
Less. Fixed Expense					
Food		9,000	18,000	19,000	20,000
Electricity bill		0	0	0	0
Transportation		1,200	2,400	2,500	2,600
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		36,000	72,000	73,300	74,600
Net Profit (E) [C-D]		24,000	48,000	52,700	57,700

Cash flow projection on business plan (rec. & Pay)

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	48,000	52,700	57,700
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		28,000	60,700
	Total Cash Inflow	98,000	80,700	118,400
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	28,000	60,700	98,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest









