

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



Project identification and prepared by: Md. Delwer Hossain,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALIM AKANDA
Age	:	17-10-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, 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	:	MST. SHAHINA KHATUN
(iii) Father's name	:	A. MAJID AKANDA
(iv) GB member's info	:	Branch: Shinghosree, Centre # 57 (Female), Member ID: 4386, Group No: 02 Member since: 03/07/1989 to 2004 (15 Years) First Loan: BDT 2,000/- , Existing Loan: BDT 5,000/- Outstanding Loan: Nil
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	:	3 years experience in running business. He has 3 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-601456
Family's Contact No.	:	01995-938999
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHINA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SALIM DAIRY FARM
Location	:	Hailjor
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow, one ox, one calf in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

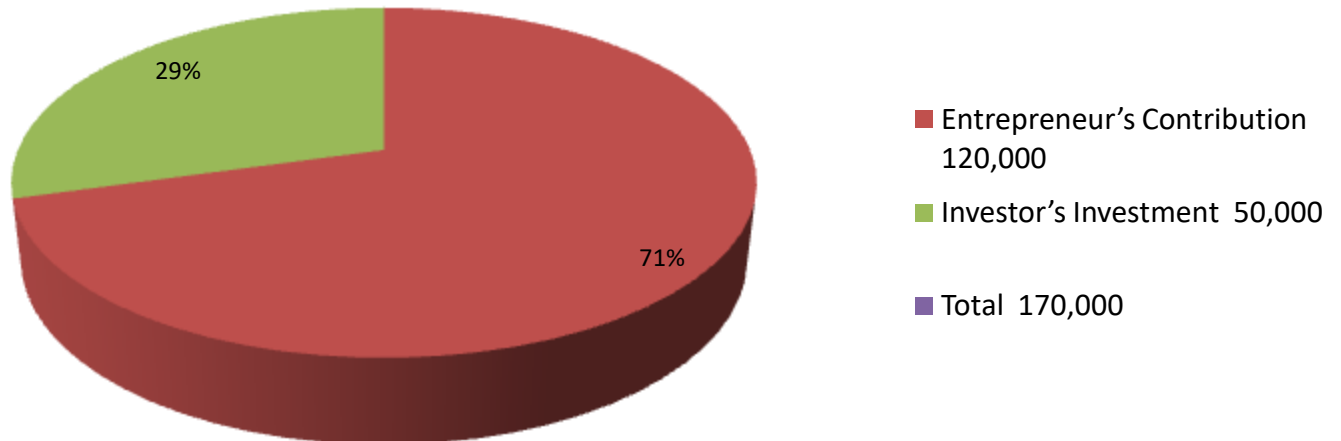
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 06 litre x 60/- per litre)	360	10800	129600
Total Sales (A)	360	10800	129600
Less. Variable Expense			
Straw, Bran, Medicine etc.	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	280	8400	100800
Less. Fixed Expense			
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	48000
Total fixed Cost (D)		4950	59400
Net Profit (E) [C-D]		3450	41400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	50,000	50,000	110,000
Ox	1	40,000	40,000				40,000
Calf	1	20,000	20,000				20,000
Total	3		120,000	1		50,000	170,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 litre x 60/- per litre)	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense					
Straw, Bran, Medicine etc.	160	4800	57600	60480	63504
Total variable Expense (B)	160	4800	57600	60480	63504
Contribution Margin (CM) [C=(A-B)]	440	13200	158400	166320	174636
Less. Fixed Expense					
Transportation		800	9600	12000	14400
Mobile Bill		400	4800	5040	5400
Entertainment		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		6400	76800	79540	82400
Net Profit (E) [C-D]		6800	81600	86780	92236
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	50000		
1.2	Net Profit	81600	86780	92236
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		61600	128380
	Total Cash Inflow	131600	148380	220616
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70000	20,000	20,000
3	Net Cash Surplus	61600	128380	200616

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

