

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



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Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BATEN MIA
Age	:	10-10-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Jadobpur, P.O: Berbari, P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. BELA RANI
(iii) Father's name	:	MD HATEM ALI
(iv) GB member's info	:	Branch: Nakshala, Centre # 15 (Male), Member ID: 1605, Group No: 01 Member since: 19-05- 1998 to 2008(10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 15000/- , Outstanding loan: BDT /-
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-431167
Mother's Contact No.	:	01791-278655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. BELA RANI 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 business.

Proposed Nobin Udyokta Business Info

Business Name	:	BATEN DAIRY FARM
Location	:	Kania Bazaar, Sonar Chala, Sokhipur, Tangail
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 240,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 15 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and three ox in his farm.▪Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Sokhipur.▪The shop is owned.▪Agreed grace period is 3 months.

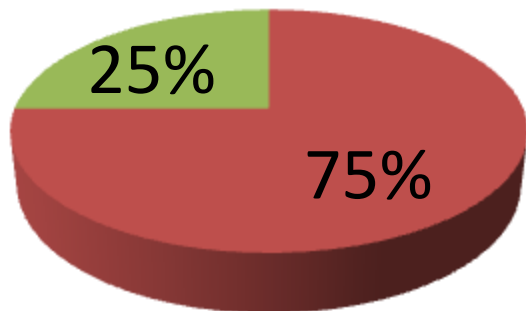
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 x 50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	60000	60,000	1	80000	80,000	140,000
Ox	3	60000	180,000	0	0	0	180,000
Total	4	120000	240,000	1	80,000	80,000	320,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 80,000
- Total 320,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			40,000	40,000	40,000
Total Sales (A)	650	19,500	274,000	285,700	297,985
Less. Variable Expense					
Straw, Bran, Medicine etc	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	490	14,700	216,400	225,220	234,481
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	2,400	2,400
Total Fixed Cost		5,500	66,000	66,400	66,900
Net Profit (E) [C-D]		9,200	150,400	158,820	167,581
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	150,400	158,820	167,581
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,400	245,220
	Total Cash Inflow	230,400	277,220	412,801
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	118,400	245,220	380,801

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 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

