

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



Project identification and prepared by: Md Razu Ahmed,
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.TUHIN |
| Age | : | 10-06-1994 (23 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Unmarried |
| Children | : | Single |
| No. of siblings: | : | 4 Brothers 2 Sister |
| Address | : | Vill: Mailail, P.O:Agla. P.S: Nawabgonj, Dist: Dhaka. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | BINA BEGUM |
| (iii) Father's name | : | LATE BABUL FAKIR |
| (iv) GB member's info | : | Branch: Komorgonj, Centre # 64 (Female), Member ID: 8822, Group No: 13 Member since: 01-01-1996 (17Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: 35,000 Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | By birth years experience in running business. By birth Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Cow rearing |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01767-796754 |
| Family's Contact No. | : | 01916-188940 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BINA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

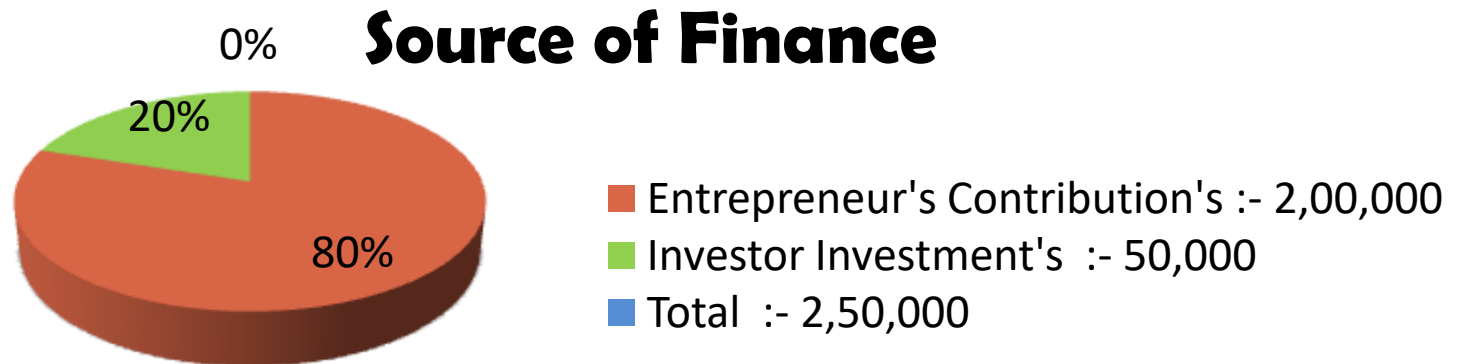
| | | |
|---|---|---|
| Business Name | : | BINA DAIRY FARM |
| Location | : | Mailail, Nawabgonj |
| Total Investment in BDT | : | BDT 2,50,000/- |
| Financing | : | Self BDT 2,00,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has 2 cow and 1 calf in his farm.▪Average Daily milk production is 15 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|-----------------|
| Revenue (sales) | | | |
| Milk (15 x 60) | 900 | 27,000 | 3,24,000 |
| Total Sales (A) | 900 | 27,000 | 3,24,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 500 | 15,000 | 1,80,000 |
| Total variable Expense (B) | 500 | 15,000 | 1,80,000 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 1,44,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Electricity Bill | | 500 | 6,000 |
| Total fixed Cost (D) | | 6,000 | 72,000 |
| Net Profit (E) [C-D] | | 6,000 | 72,000 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 2 | 80,000 | 1,60,000 | 1 | 50,000 | 50,000 | 2,10,000 |
| Calf | 1 | 40,000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Total | 3 | | 2,00,000 | 1 | | 50,000 | 2,50,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | 1 st Year | 2 nd Year | 3 rd Year |
|---|--------------|---------------|----------------------|----------------------|----------------------|
| Revenue (sales) | | | | | |
| Milk (21x 60) | 1,260 | 37,800 | 4,53,600 | 4,76,280 | 5,00,094 |
| Calf Sale | | | 50,000 | 70,000 | 90,000 |
| Total Sales (A) | 1,260 | 37,800 | 5,03,600 | 5,46,280 | 5,90,094 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Total variable Expense (B) | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Contribution Margin (CM) [C=(A-B)] | 560 | 16,800 | 2,01,600 | 2,81,680 | 3,12,264 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 500 | 6,000 | 6,000 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Electricity Bill | | 500 | 6,000 | 7,000 | 8,000 |
| Total Fixed Cost | | 6,000 | 72,000 | 73,000 | 74,000 |
| Net Profit (E) [C-D] | | 10,800 | 1,29,600 | 2,08,680 | 2,38,264 |
| 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 | 50,000 | | |
| 1.2 | Net Profit | 1,29,600 | 2,08,680 | 2,38,264 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 1,09,600 | 2,98,280 |
| | Total Cash Inflow | 1,79,600 | 3,18,280 | 5,36,544 |
| 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 | 1,09,600 | 2,98,280 | 5,16,544 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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:Mailail, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

