

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



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

Project verified by: Samsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.SABUJ</b>
Age	:	10-06-1989 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	2 Brothers
Address	:	Vill: Noadda, P.O:Galimpur. 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	:	<b>DELOARA BEGUM</b>
(iii) Father's name	:	<b>LATE BILLAL</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 6140, Group No: 01 Member since: 01-01-1990 (12 Years) First loan: BDT 3,000/- Existing loan: 25,000 Outstanding loan: NIL
Further Information:		
(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.	:	01980-094801
Family's Contact No.	:	01957-085255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DELOARA BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

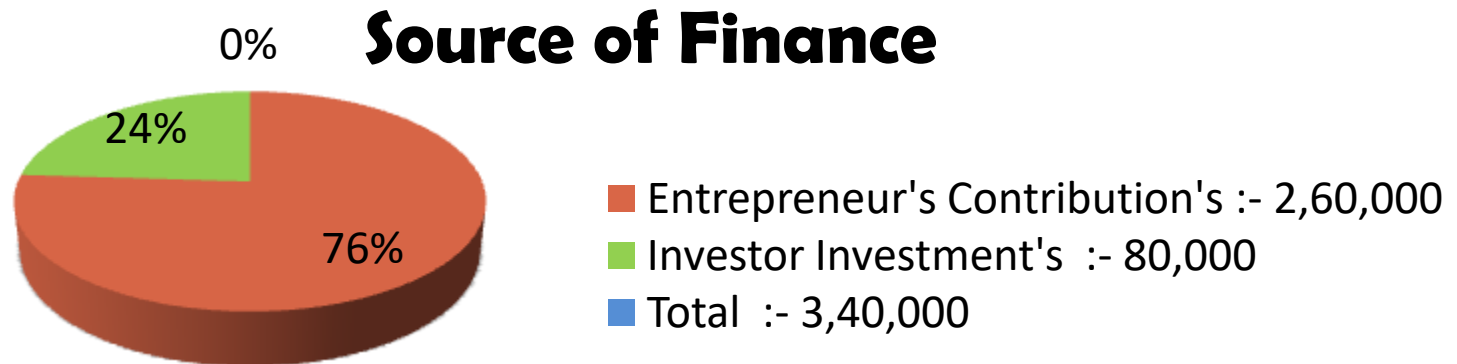
Business Name	:	<b>DELOARA DAIRY FARM</b>
Location	:	Noadda, Nawabgonj
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,60,000/- (from existing business) 64% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow and 2 calf in his farm.</li><li>▪Average Daily milk production is 15 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

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

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	1,00,000	2,00,000	1	80,000	80,000	2,80,000
Calf	2	30,000	60,000	0	0	0	60,000
<b>Total</b>	<b>3</b>		<b>2,60,000</b>	<b>1</b>		<b>80,000</b>	<b>3,40,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year
<b>Revenue (sales)</b>				
Milk (21x 60)	1,260	37,800	4,53,600	4,76,280
Calf Sale			50,000	70,000
<b>Total Sales (A)</b>	<b>1,260</b>	<b>37,800</b>	<b>5,03,600</b>	<b>5,46,280</b>
<b>Less. Variable Expense</b>				
Straw, Bran, Medicine etc	700	21,000	2,52,000	2,64,600
<b>Total variable Expense (B)</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>2,64,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>2,01,600</b>	<b>2,81,680</b>
<b>Less. Fixed Expense</b>				
Mobile Bill		500	6,000	6,000
Salary (self)		5,000	60,000	60,000
Electricity Bill		500	6,000	7,000
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>73,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>1,29,600</b>	<b>2,08,680</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,29,600	2,08,680
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		128000
	<b>Total Cash Inflow</b>	<b>2,09,600</b>	<b>336680</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)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>128000</b>	<b>288680</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:Kumabarilla, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

















# FAMILY PICTURE

