

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



Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



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

Name	:	<b>FARJANA AKTER</b>
Age	:	21-07-1996 (21 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother & 2 Sister
Address	:	Vill: North Betka P.O: Betka Hat, P.S Tongibari Dist: Munshiganj
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>HASINA BEGUM</b>
(iii) Father's name	:	<b>MD FARUK MOLLAH</b>
(iv) GB member's info	:	Branch: : Fegunarsar Centre # 40 (Female), Member ID: 2749, Group No: 03 Member since: 02-08-1997 (20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 95,000/- Outstanding loan: BDT 47,800/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA BEGUM** joined Grameen Bank since 20 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	:	<b>FARJANA DAIRY FARM</b>
Location	:	North Betka,Tongibari, Munshiganj
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,40,000(from existing business) 64 % Required Investment BDT 80,000(as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow</li><li>▪Average 08-09 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Munshiganj.</li><li>▪Agreed grace period is 3 months.</li></ul>

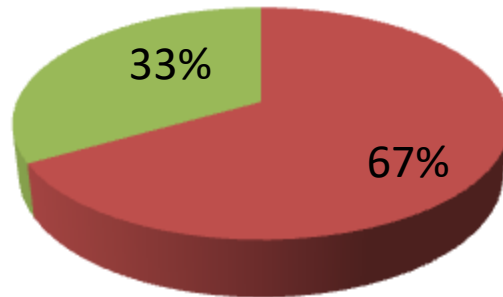
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (08*50)	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Transport		300	3,600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,300</b>	<b>39,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	120,000	120,000	1	70000	70,000	200,000
Colf	1	20,000	20,000				20,000
<b>Total</b>	<b>3</b>		<b>140,000</b>	<b>1</b>		<b>70,000</b>	<b>210,000</b>

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 70,000
- Total 210,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (10 x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>205,000</b>	<b>214,000</b>	<b>223,450</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12,000</b>	<b>169,000</b>	<b>176,200</b>	<b>193,760</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,500	2,600
Mobile Bill		200	2,400	2,500	2,600
Transport		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>5,700</b>	<b>68,400</b>	<b>68,600</b>	<b>68,800</b>
<b>Net Profit (E) [C-D)</b>		<b>6,300</b>	<b>100,600</b>	<b>107,600</b>	<b>124,960</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>100,600</b>	<b>107,600</b>	<b>124,960</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,600	144,200
	<b>Total Cash Inflow</b>	<b>180,600</b>	<b>176,200</b>	<b>269,160</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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>68,600</b>	<b>144,200</b>	<b>237,160</b>



# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

