

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



Project identification and prepared by: MD. RABIUL ISLAM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. ABDUS SAMAD</b>
Age	:	03/09/1988(29Years)
Education, till to date	:	M.S.S
Marital status	:	Married
Children	:	None
No. of siblings:	:	3 Brother
Address	:	Vill: Ghiapukur,P.O:Kakonhat,P.S: Godagari, Dist: Rajshahi
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>MST. SALINA BEGUM</b>
(iii) Father's name	:	<b>GOLAM RABBANI</b>
(iv) GB member's info	:	Branch:Pakri,godagari,Centre #8(Female), Member ID:1102 , Group No:01 Member since:03/09/2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan:6920
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01731479633
Father's Contact No.	:	01736498496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALINA BEGUM** 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 Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DAIRY FARM</b>
Location	:	Ghiapukur, Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 160000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 10ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Average gain</li><li>▪ The farm is owned.</li><li>▪ Agreed grace period is 3 months.</li></ul>

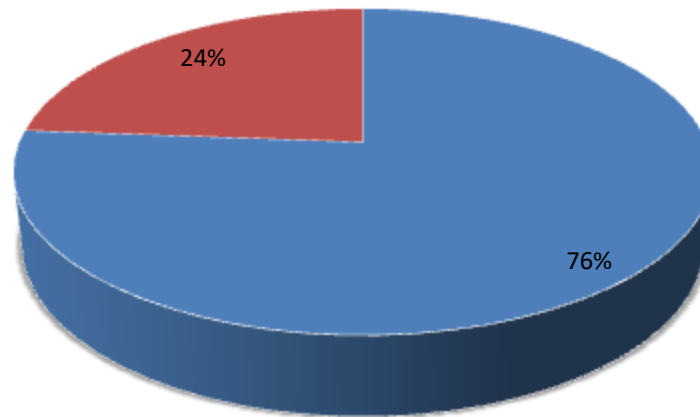
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		196000	784000
<b>Total Sales(A)</b>		196000	784000
<b>Less. Variable Expense</b>			
Cow		160000	640000
<b>Total Variable Expense (B)</b>		160000	640000
<b>Contribution Margin(CM) [C=(A-B)]</b>		36000	144000
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		13500	54000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	160000	40000	200000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>160000</b>	<b>50000</b>	<b>210000</b>

## Source of Finance



- Entrepreneur's Contribution  
160000
- Investor's Investment 50000
- Total 210000

## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	196000	392000	784000	823200	864360
<b>Total Sales (A)</b>	196000	392000	784000	823200	864360
Less. Variable Expense					
cow	160000	320000	640000	672000	705600
<b>Total Variable Expense (B)</b>	160000	320000	640000	672000	705600
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	90900	91800
<b>Net Profit (E) [C-D]</b>	13500	27000	54000	60300	66960
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	54000	60300	66960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74300
	Total Cash Inflow	104000	94300	141260
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	34000	74300	121260

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Ghiapukur,  
Kakonhat,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





