

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



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Project verified by: Md.Siddikur Rahman



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

Name	:	<b>MD. ARIFUL</b>
Age	:	04-03-1983 (34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	3 Sister
Address	:	Vill: Kochua P.O: Kochua 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	:	<b>MST. ANOWARA</b>
(iii) Father's name	:	<b>MD. AB: BASED</b>
(iv) GB member's info	:	Branch :Kochua Centre 15(Female), Member ID: 1857/2 , Group No: 03 Member since: 07-11-13 (4 years) First loan: BDT 4,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 18240
(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.)	:	Yes
Business Experiences and Training Info	:	2 experience in running business. 2 Years in own business She has 2 Years training.
Other Own/Family Sources of Income	:	Chick Sell
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726272035
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA** joined Grameen Bank since 4 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

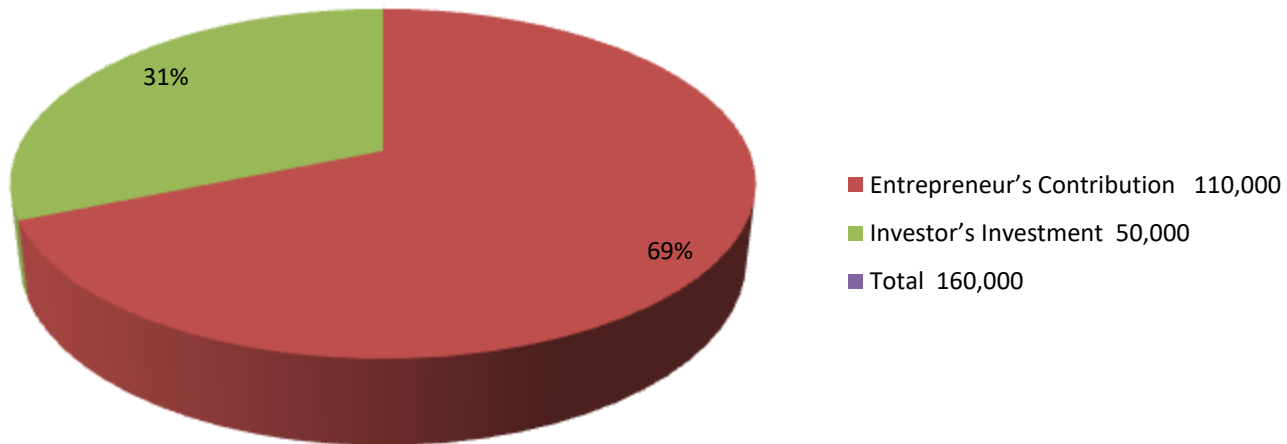
Business Name	:	<b>BASED DAIRY FARM</b>
Location	:	Kochua
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft 12 ft=144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Borchowna.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (11x60)	1550	46500	558000
	0	0	0
Total Sales(A)	1550	46500	558000
Less Variable Expense (B)			0
Straw,Bran,Medicine	1163	34875	418500
Total Variable Expense	1163	34875	418500
Contribution Margin (CM) [C=(A-B)]	388	11625	139500
Less Fixed Expense			
Rent		0	0
Electric Bill		1500	18000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4725	56700

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			110,000			50,000	160,000
	0	0	110,000	0	0	50,000	160,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk (11x60)	2050	61500	738000	774900	813645
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2050</b>	<b>61500</b>	<b>738000</b>	<b>774900</b>	<b>813645</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>1538</b>	<b>46125</b>	<b>553500</b>	581175	<b>610234</b>
<b>Total Variable Expense</b>	<b>1538</b>	<b>46125</b>	<b>553500</b>	<b>581175</b>	<b>610234</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>513</b>	<b>15375</b>	<b>184500</b>	<b>193725</b>	<b>203411</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82800</b>	<b>83200</b>	<b>83600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8475</b>	<b>101700</b>	<b>106785</b>	<b>112124</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	101,700	106785	112124.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81700	168485
	<b>Total Cash Inflow</b>	<b>151,700</b>	<b>188,485</b>	<b>280,609</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,700</b>	<b>168,485</b>	<b>260,609</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 2 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

