

Proposed NU Business Name: MA-BABA 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	:	SUJAN GOSH
Age	:	07-06-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	5 Brothers 01 Sister
Address	:	Vill: Barha, P.O: Barha. 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	:	PROMILA RAINI GOSH
(iii) Father's name	:	SUBAS GOSH
(iv) GB member's info	:	Branch: Komorgonj, Centre # 42 (Female), Member ID: 2973, Group No: 01 Member since: 02-03-1987 (30 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 5,00,000 Outstanding loan: BDT:4,50,500/-
(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.	:	01918-960001
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PROMILA RANI GOSH joined Grameen Bank since 30 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

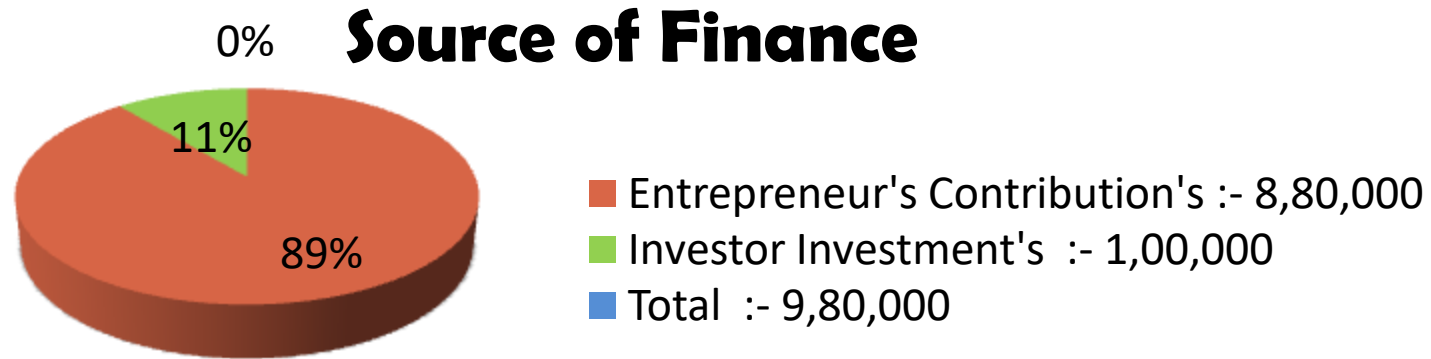
Proposed Nobin Udyokta Business Info

Business Name	:	MA-BABA DAIRY FARM
Location	:	Barha, Nawabgonj
Total Investment in BDT	:	BDT 9,80,000/-
Financing	:	Self BDT 8,80,000/- (from existing business) 89% Required Investment BDT 1,00,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 8 cow and 4 calf in his farm.▪Average Daily milk production is 35 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.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Trailing Item	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Straw,bran,medecine etc	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-1)		9000	108000
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		16800	201600
Net Profit (E)= [C-D]		10200	122400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	8	1,00,000	8,00,000	1	1,00,000	1,00,000	9,00,000
Calf	4	20,000	80,000	0	0	0	80,000
Total	2		8,80,000	1		1,00,000	9,80,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(42x60)	2520	75600	907200	952560	1000188
	0	0	0	0	0
Total Sales(A)	2520	75600	907200	952560	1000188
Less Variable Expense (B)					
Medecine,grass & others	1300	39000	468000	491400	515970
Total Variable Expense	1300	39000	468000	491400	515970
Contributon Margin (CM) [C=(A-B)]	1220	36600	439200	461160	484218
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		2500	30000	360000	4320000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		9000	108000	108000	108000
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		17400	148800	479200	4439600
Net Profit (E)= [C-D]		19200	230400	241920	254016
Investment Pay Back			24,000	24,000	24,000

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	100,000		
1.2	Net Profit	230,400	241920	254016
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	190400	190400	392320
	Total Cash Inflow	330,400	432,320	646,336
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	190,400	392,320	606,336

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: Barha, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

