

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



Project identification and prepared by: Ashraful Alam,
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NISIKANTA DAS
Age	:	11/06/1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Vaiasuti, P.O: Shom Notunbazar, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARATI RANI DAS
(iii) Father's name	:	MUKUNDRA CHANDRA DAS
(iv) GB member's info	:	Branch: Nagri, Centre # 53 (Female), Member ID: 5183, Group No: 04 Member since: 02/04/2001 to 2017 (16Years) First Loan: BDT 10,000/- , Existing Loan: BDT 35,000/- Outstanding Loan: BDT 31,920/-
Further Information:		
(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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-164755
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARATI RANI DAS joined Grameen Bank since 16 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

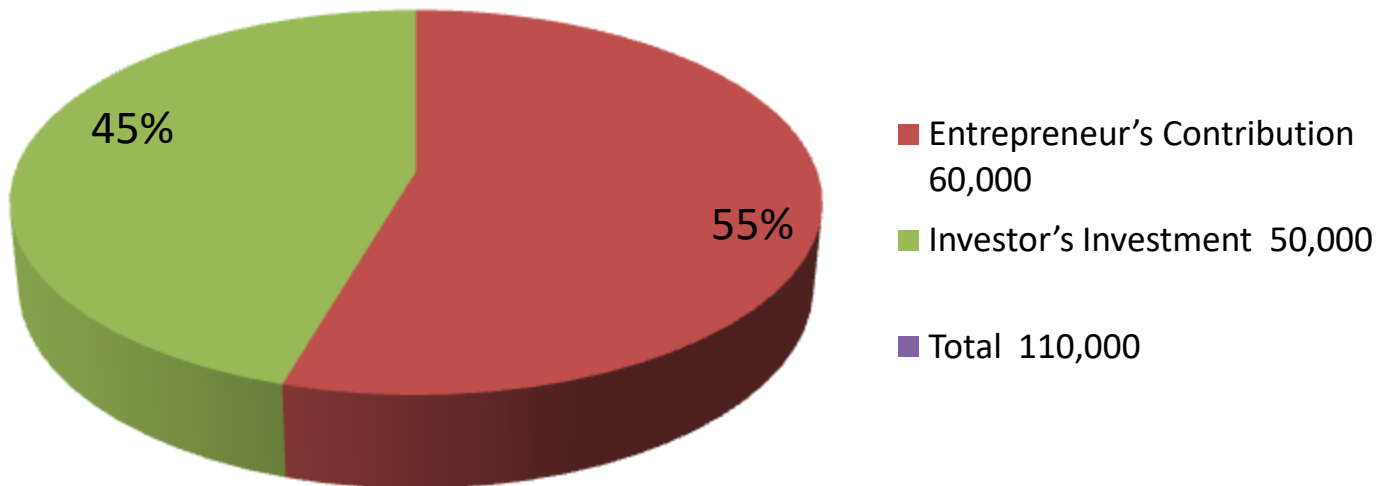
Proposed Nobin Udyokta Business Info

Business Name	:	MANIK DAIRY FARM
Location	:	Vaiasuti, Shom Notunbazar
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk	360	10800	129600
	0	0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			
Straw, Bran, Medicine	72	2160	25920
Total Variable Expense	72	2160	25920
Contributon Margin (CM) [C=(A-B)]	288	8640	103680
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		4900	58800
Net Profit (E)= [C-D]		3740	44880

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	60,000	60,000	1	50,000	50,000	110,000
	1	60000	60,000			50,000	110000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	500	15000	180000	189000	198450
	0	0	0	0	0
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)					
Straw, Bran, Medicine etc	100	3000	36000	37800	39690
Total Variable Expense	100	3000	36000	37800	39690
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		4900	58800	59500	60215
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65200	134660
	Total Cash Inflow	135,200	154,660	228,593
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	134,660	208,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

