

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	TUSAR MAHAMUD LALON
Age	:	06-05-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Shila Kotha, P.O ;Dokkhin Bah, P.S: Dohar, 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	:	KANON BEGUM
(iii) Father's name	:	LATE A. KHALEK BYAPARI
(iv) GB member's info	:	Branch: Kushum Hati, Centre # 45(Female), Member ID: 3732, Group No: 05 Member since: 2012-2017 (5 Years) First loan: BDT 3,000/- Existing loan : BDT 20,000/- Outstanding loan: BDT 17,460/-
Further Information:		
(v) Who pays GB loan installment	:	Son
(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 & Skill Own Business Training Info	:	15 years of business experience. 15 years experience in running own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-353090
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

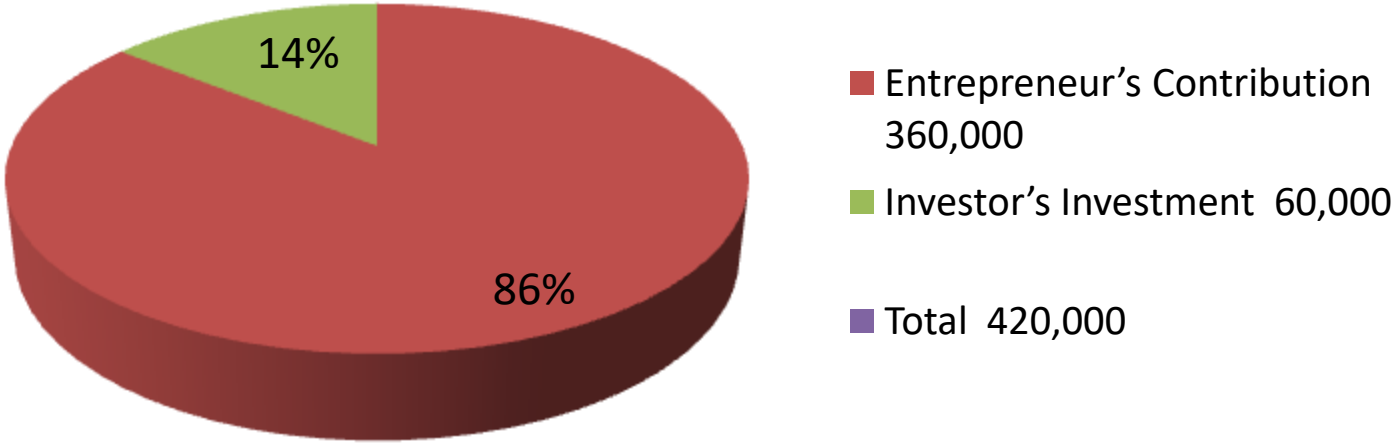
KANON BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOILY DAIRY FARM
Location	:	Shila Kotha, Dohar
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 360,000/- (from existing business) 86 % Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Cow.▪Average daily milk production 8 litre▪The business is operating by entrepreneur.▪The firm is own.▪Collects cows from Joypara.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8 litre x 60/-)	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	96	2880	34560
Total Variable Expense	96	2880	34560
Contributon Margin (CM) [C=(A-B)]	384	11520	138240
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		5220	62640

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	180,000	360,000	1	15	60,000	420,000
			360,000			60,000	420000



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Milk (11 litre x 60/-)	660	19800	237600	249480
	0	0	0	0
Total Sales(A)	660	19800	237600	249480
Less Variable Expense (B)				
Straw, Bran, Medicine etc	132	3960	47520	49896
Total Variable Expense	132	3960	47520	49896
Contributon Margin (CM) [C=(A-B)]	528	15840	190080	199584
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	6300
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		6300	75600	76300
Net Profit (E)= [C-D]		9540	114480	120204
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	114,480	120204
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		78480
	Total Cash Inflow	174,480	198,684
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	78,480	162,684

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





