

Proposed NU Business Name: KONEKA DAIRY FARM



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nabin Udyokta

Name	:	KONEKA BEGUM
Age	:	03-02-1993 (24 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Pathalia P.O:Ramkrisnobar P.S:Dhanbari 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	:	RUBIYA BEGUM
(iii) Father's name	:	MD: AB: GONI
(iv) GB member's info	:	Branch: Nalhara , Centre # 55 (Female), Member ID: 4280, Group No: 04 Member since: 2007 Running (10Years) First loan: BDT 4,000Taka.
Further Information:		Existing loan: 19964,000 Outstanding loan: 0
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995060182
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUBIYA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KONEKA DAIRY FARM
Location	:	Pathalia, donbari,Tangail.
Total Investment in BDT	:	BDT422,000
Financing	:	Self BDT 352,000(from existing business) 84% Required Investment BDT 70,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	18ft x 14 ft= 252 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪Average100% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Farm is own.▪Collects goods from Donbari.▪Agreed grace period is 3 months.

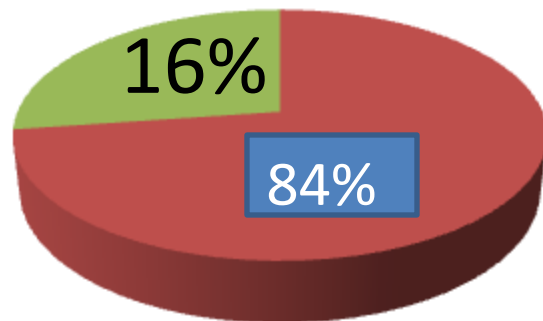
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
millk	900	27,000	324000
Total Sales (A)	900	27,000	324000
Less. Variable Expense			
millk	180	5,400	64800
	0	0	0
	0	0	0
Total variable Expense (B)	180	5,400	64800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259200
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		400	4,800
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		11,100	133,200
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2p	100,000	200,000	1p	70,000	70,000	270,000
bokna	1p	90,000	90,000				90,000
basur	2p	30,000	60,000				60,000
khobar			2000				2000
Total			352,000			70,000	422,000

Source of Finance



Entrepreneur
Investment: 352,000
Investor Investment: 70,000
Total Investment: 422,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
millk	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
millk	200	6,000	72,000	75,600	79,380
Total variable Expense(B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		5000	60,000	60,000	60,000
Electricity bill		700	8,400	8,500	8,600
Transportation		200	2,400	2,700	2,800
Salary (self)		5000	60,000	60,500	61,000
Salar (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		200	2,400	2,600	2,800
Total fixed Cost (D)		11,100	133,200	134,300	135,200
Net Profit (E) [C-D]		12,900	154,800	168,100	182,320
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	154,800	168,100	182,320
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		126,800	266,900
	Total Cash Inflow	224,800	294,900	449,220
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	126,800	266,900	421,220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

