

Proposed NU Business Name: FARIDA DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MST. FARIDA |
| Age | : | 10-08-1985 (32 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | 2 Daughters |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Chotolbaid P.O: Chotolbaid 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 | : | JOYMON |
| (iii) Father's name | : | ALI AJOM |
| (iv) GB member's info | : | Branch :Korotiya para Centre 28(Female), Member ID: 6675 , Group No: 06 Member since: 2002-2010(08 years) First loan: BDT 4000 Existing loan: BDT 30000, Outstanding Loan:0 |
| 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.) | : | No |
| Business Experiences and Training Info | : | 12 years experience in running business. 12 years Experience own business : She has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01768070218 |
| Family's Contact No. | : | 01770573535 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYMON joined Grameen Bank since 08 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

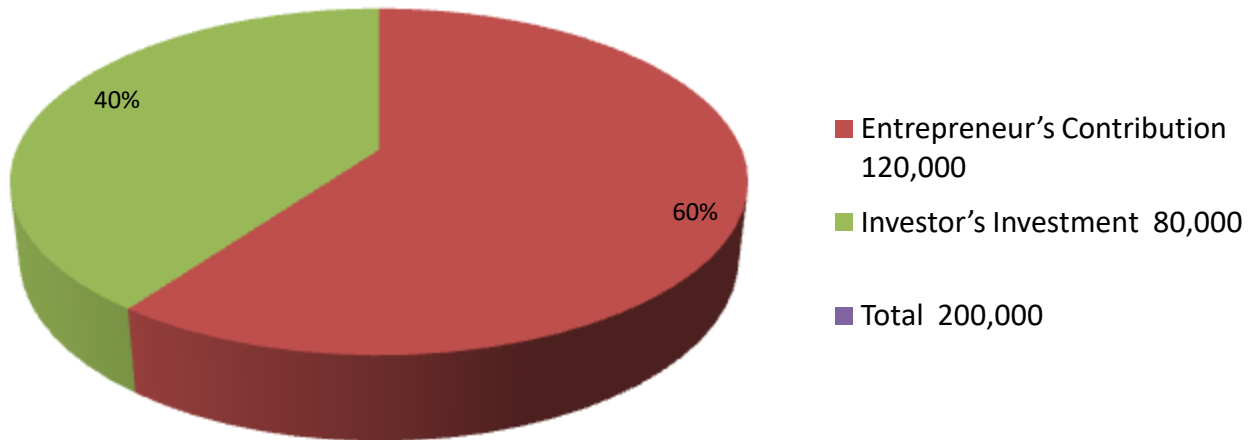
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | FARIDA DAIRY FARM |
| Location | : | Chotolbaid |
| Total Investment in BDT | : | BDT 200,000/- |
| Financing | : | Self BDT 120,000/- (from existing business) 60% Required Investment BDT 80,000/- (as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 21 ft x10 ft=210 square ft |
| Implementation | : | <ul style="list-style-type: none">▪. He has one cow , one ox in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Kaila▪The farm is owned.▪Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revnuce (Sale) | | | |
| Milk | 360 | 10800 | 129600 |
| | | 0 | 0 |
| Total Sales(A) | 360 | 10800 | 129600 |
| Less Variable Expense (B) | | | 0 |
| Straw, Bran, Medicine etc | 50 | 1512 | 18144 |
| Total Variable Expense | 50 | 1512 | 18144 |
| Contributon Margin (CM) [C=(A-B)] | 310 | 9288 | 111456 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 1,000 | 12000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 7200 | 86400 |
| Net Profit (E)= [C-D] | | 2088 | 25056 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| cow | 1 | 70000 | 70000 | 1 | 70000 | 70,000 | 140,000 |
| calf | 1 | 50000 | 50000 | 1 | 10000 | 10,000 | 60,000 |
| food | | | 0 | | | | 0 |
| | 2 | 120000 | 120,000 | 2 | 80000 | 80,000 | 200000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|------------|--------------|---------------|-----------------|---------------|
| Revenue(Sales) | | | | | |
| Milk | 660 | 19800 | 237600 | 249480 | 261954 |
| Total Sales(A) | 660 | 19800 | 237600 | 249480 | 261954 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 92 | 2772 | 33264 | 34927.2 | 36674 |
| Total Variable Expense | 92 | 2772 | 33264 | 34927.2 | 36674 |
| Contributon Margin (CM) [C=(A-B)] | 568 | 17028 | 204336 | 214552.8 | 225280 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 500 | 6000 | 72000 | 864000 |
| Transportaion | | 1,000 | 12000 | 12600 | 13230 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 500 | 6000 | 0 | 0 |
| Total Fixed Cost (D) | | 7200 | 86400 | 147000 | 939630 |
| Net Profit (E)= [C-D] | | 9828 | 117936 | 123832.8 | 130024 |
| Investment Pay Back | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 117,936 | 123832.8 | 130024.44 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 85936 | 177768.8 |
| | Total Cash Inflow | 197,936 | 209,769 | 307,793 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 85,936 | 177,769 | 275,793 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 12
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

