

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



Project identification and prepared by: Md. Barek Ali,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Abu Bakkar Siddik



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Ratna Niogi</b>
Age	:	02-08-1993 (24 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	2Sisters
Address	:	Vill:Shanbari P.O: Alasin P.S: DelduarDist: 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	:	<b>Bashonti Sharker</b>
(iii) Father's name	:	<b>Late.Mohadeb Sharker</b>
(iv) GB member's info	:	Branch:Alasin Delduar Centre # 34(Female), Member ID: 8035 Group No: 10 Member since: 03/07/2000(18Years) First loan: BDT 3000/- Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	M0ther
(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	:	9years 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.	:	01774971317
Family's Contact No.	:	01721146621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail..

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Bashonti Sharker** joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TRISHA DAIRY FARM</b>
Location	:	Vill: Shanbari, P.O:AlasinP.S: Delduar Dist: Tangail.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft=150square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow purchase, etc .</li> <li>▪Average 40% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪ The Farm is not rented.</li> <li>▪Collects goods from Tangail .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

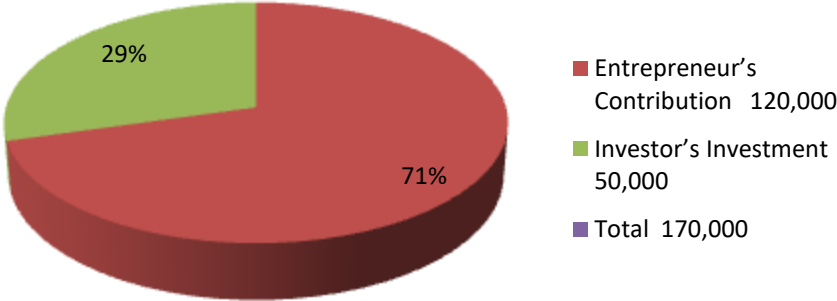
# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	800	24,000	288,000
	0	0	0
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Milk	480	14,400	172,800
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		0	0
Salary (self)		5000	60,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	1,20,000	50,000	170,000
Security	0	0	0
<b>Total:-</b>	<b>120,000</b>	<b>50,000</b>	<b>170,000</b>



# Financial Projection

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk	800	24,000	288,000	302,400	317,520
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>					
Milk	480	14,400	172,800	181,440	190,512
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		100	1,200	1,260	1,323
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,780	3,969
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,400</b>	<b>64,800</b>	<b>65,040</b>	<b>65,292</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>	<b>55,920</b>	<b>61,716</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	50,400	55,920	61,716
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		30,400	66,320
	<b>Total Cash Inflow</b>	<b>100,400</b>	<b>86,320</b>	<b>128,036</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>30,400</b>	<b>66,320</b>	<b>108,036</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self:1 Family:0 Others:0  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









