

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

Project identification and prepared by: MST. MAHFUJA KHATUN

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	HAPPY AKTER
Age	:	01-02-1992(27 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kaliyapara ;P.O: Kachya P.S: Shakhipur, 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	:	FATIMA
(iii) Father's name	:	A: HALIM MIHA
(iv) GB member's info	:	Branch: Kachya, Centre # 66(Female), Member ID: 5871, Group No: 06 Member since:01-01-2003(15 Year) First loan: BDT 4,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT -
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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 05 years training
Other Own/Family Sources of Income	:	Yes, He is a privet car.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	01768-066906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATIMA joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	HAPPY DAIRY FARM
Location	:	Vill: Kaliyapara ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000(from existing business) 69% Required Investment BDT 80,000(as equity) 31%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	12 ft x 6 ft= 72 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

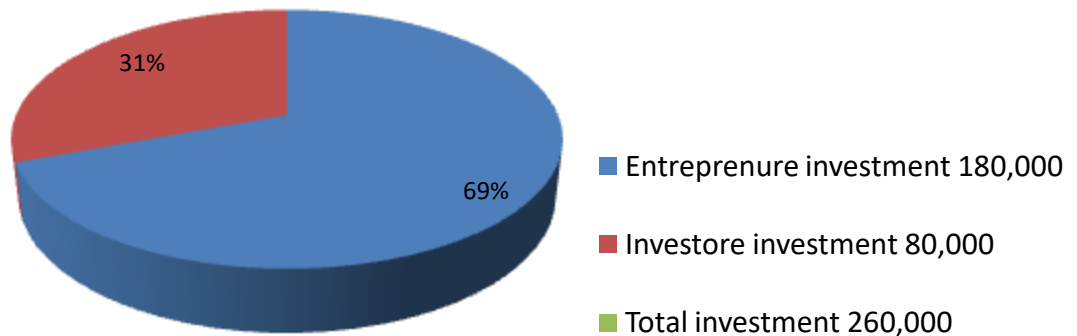
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		16,800	201,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	3	50000	150000	Cow	1	80000	80,000	230,000
OX	1	30000	30000		0	0	0	30,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			180000			80000	80,000	260,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Milk, Cow, Ox, Calf	1200	36000	432000	453600
Total Sales(A)	1200	36000	432000	453600
Less Variable Expense (B)				
Straw, Bran, Medicine etc	168	5040	60480	63504
Total Variable Expense	168	5040	60480	63504
Contributon Margin (CM) [C=(A-B)]	1032	30960	371520	390096
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		0	0	0
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		200	2400	0
Total Fixed Cost (D)		5700	68400	132000
Net Profit (E)= [C-D]		25260	303120	318276
Investment Pay Back			48,000	48,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	303,120	318276
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		255120
	Total Cash Inflow	383,120	573,396
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)	48000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	255,120	525,396

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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





