

Proposed NU Business Name : **Shahina Dairy Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shakil Alom, Vill+Post: Horihorpur, Union: 8 No. Rohimanpur, Upazila: Sodor, Dist: Thakurgoan
Age	:	24 Years
Marital status	:	Married
Children	:	01 (Son)
No. of siblings:	:	01 Brother 01 Sister (Married)
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Shahina Begum
(iii) Father's name	:	Md. Shoriful Islam
(iv) GB member's info	:	<i>Branch: Rohimanpur, Thakurgoan, Centre # 41/Mo, Loan no.: 5356/1, Member since 2009, First loan: Tk. 10,000 Existing loan: Tk.18,630, Outstanding: Tk.13,146</i>
Further Information:		
(v) Who pays GB loan installment	:	His father pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	Beside his own business he is doing a part time job (3 days in a week) in front of his house.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	12 years in this work and started farm with only Tk. 18,000
Other Own/Family Sources of Income	:	His other income comes from his part time job and his father is also an earning member of the family .
Other Own/Family Sources of Liabilities	:	No
NU Project Source/Reference	:	Grameen Krishi Foundation and GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Shahina Begum took loan amounting Tk.10,000 from Grameen Bank in 2009 for advance payment to purchase a cow.
- After that several times she also took loan for cultivation cow purchase, house repairing or emergency purpose (i.e. disease of cattle).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shahina Dairy Farm</i>
Address/ Location	:	Horihorpur, Thakurgaon Sodor.
Total Investment in BDT	:	Tk. 450,000
Financing	:	Self Tk. 250,000 (from existing business) 56% Required Investment Tk. 200,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	Taka 5,000
Proposed Salary	:	Taka 7,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 48%
(ii) Estimated % of proposed gross profit margin	:	On an average 60%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	Ensure vaccination, proper attention to cattle sickness, following GKF guideline, maintain regular communication with veterinary doctor.

INFO ON EXISTING BUSINESS OPERATIONS

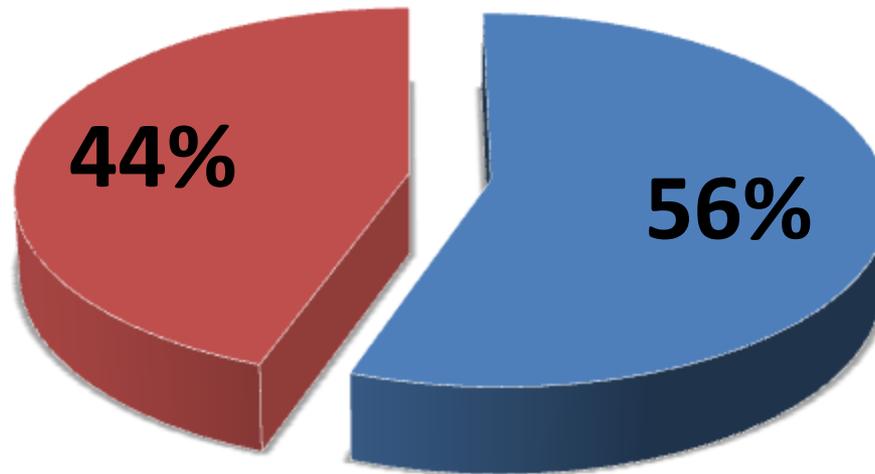
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Milk	540	16,200	194,400
Sales of calf	-	-	20,000
Total Sales Income (A)	540	16,200	214,400
Less: Cost of cattle food (B)	281	8,424	101,088
Gross Profit (C) [C=(A-B)]	259	7,776	113,312
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Medical Cost		600	7,200
Present Salary (Self)		5,000	60,000
Other Cost		200	2,400
Non Cash Item:			
Depreciation Expenses		83	1,000
Total Operating Cost (D)		6,083	73,000
Net Profit (C-D):		1,693	40,312

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Cattle <i>[Existing (70,000x3+30,000x1) Proposed 1 Australian Cow(Tk. 145,000x1)]</i>	240,000	145,000	385,000
Cattle House (Cattle Shed)	10,000	55,000	65,000
Total Capital	250,000	200,000	450,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 250,000
- Investor's Investment BDT 200,000
- Total Capital BDT 450,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of Milk (30 Lt X Tk.32)	972	29,160	349,920	1,264	37,908	454,896	1,390	41,699	500,386
Estimated Sales of Calf	-	-	30,000	-	-	30,000	-	-	30,000
Estimated Sales (A)	972	29,160	379,920	1,264	37,908	484,896	1,390	41,699	530,386
Less: Cost of cattle food (B)	389	11,664	139,968	505	15,163	181,958	556	16,680	200,154
Gross Profit (C) [C=(A-B)]	583	17,496	239,952	758	22,745	302,938	834	25,019	330,231
Less: Operating Cost:									
Electricity bill		200	2,400		300	3,600		400	4,800
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Ownership Transfer Fee		-	-		1,333	16,000		2,000	24,000
Medical Cost		1,000	12,000		1,200	14,400		1,300	15,600
Proposed Salary-Self		7,000	84,000		7,000	84,000		7,000	84,000
Other Cost		300	3,600		400	4,800		900	10,800
Non Cash Item:									
Depreciation Expenses		542	6,500		542	6,500		542	6,500
Total Operating Cost (D)	-	9,242	110,900	-	10,975	131,700	-	12,342	148,100
Net Profit (C-D):	-	8,254	129,052	-	11,770	171,238	-	12,678	182,131
Retained Income			129,052			300,290			482,421

Notes: 1. Agreed Grace Period: 01 Year
 2. Pay back: Within 03 years and installment payment in every month from 2nd year.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	129,052	187,238	206,131
1.3	Depreciation Expenses	6,500	6,500	6,500
1.4	Opening Balance of Cash Surplus	-	135,552	233,290
	Total Cash Inflow	335,552	329,290	445,921
2.0	Cash Outflow			
2.1	Cow purchase & Shed preparation cost	200,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	96,000	144,000
	Total Cash Outflow	200,000	96,000	144,000
3.0	Total Cash Surplus	135,552	233,290	301,921

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Experience(12 yrs) and family business
- Mother is capable to take care of cattle

WEAKNESS

- Can not provide milk as per demand.
- Selling price of milk is comparatively less to Milk Vita than open market

OPPORTUNITIES

- He is listed supplier of Milk Vita
- No credit sale
- Has huge demand
- Nearby veterinary doctor facility
- The capital of Entrepreneur will be Tk. 732,421 after 3 years excluding payback money of investor's money.

THREATS

- Cattle related diseases
- Political unrest (hortal)

Presented at 28th SB Design Lab (executive
session)

on 31st August at Yunus Centre

Thank you

Pictures







Thank You