### Proposed NU Business Name: **SOURAV DAIRY FARM**



Project identification and prepared by: Habil Uddin Shah, Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta			
Name	:	SOURAV GHOSH	
Age	:	23-08-1988 (27 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Single	
Children	:	N/A	
No. of siblings:	:	3 Brother & 2 Sister	
Address	:	Vill: Ruhitpur, P.O: Ruhipur, P.S: Keranigonj, Dist: Dhaka	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  NIVA GHOSH  BANDHOB GHOSH  Branch: Ruhitpur, Centre # 57 (Female),  Member ID: 7565/1, Group No: 06  Member since: 07-09-1994 (22 Years)  First loan: BDT 5,000/-	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 10,000/-, Outstanding loan: BDT 7,000/- Father No No 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	:	12 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878-254107
Mother's Contact No.	:	01823-631208
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NIVA GHOSH joined Grameen Bank since 22 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SOURAV DAIRY FARM		
Location	:	Ruhitpur, Keranigonj, Dhaka		
Total Investment in BDT	:	BDT 14,00,000/-		
Financing	:	Self BDT 12,50,000/-(from existing business) 89%		
	igspace	Required Investment BDT 1,50,000/-(as equity) 11%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	35 ft x 20 ft= 700 square ft		
Security of the shop	:	_		
Implementation	:	<ul> <li>He has ten cows and calf in his farm.</li> <li>Daily milk production is 80 liter and milk price is BDT 50.</li> <li>The business is operating by entrepreneur. Existing one employee.</li> <li>The farm is owned.</li> <li>Collects goods from Hazratpur Keranigonj.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Milk (60 x 50)	3,000	90,000	1,080,000			
Total Sales (A)	3,000	90,000	1,080,000			
Less. Variable Expense						
Straw, Bran, Medicine etc	2,000	60,000	720,000			
Total variable Expense (B)	2,000	60,000	720,000			
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000			
Less. Fixed Expense						
Mobile Bill		300	3,600			
Salary (self)		5,000	60,000			
Transportation		300	3,600			
Salary (staff)		3,000	36,000			
Total fixed Cost (D)		8,600	103,200			
Net Profit (E) [C-D)		21,400	256,800			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Cow (10 x 100000)	1,000,000	0	1,000,000			
Calf (10 x 25000)	250,000	0	250,000			
Milk Cow (1)	0	150,000	150,000			
Total	1,250,000	150,000	1,400,000			

### **Source of Finance**



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Milk (68 x 50)	3,400	102,000	1,224,000	1,285,200	1,349,460	
Calf Sale		-	50,000	50,000	50,000	
Total Sales (A)	3,400	102,000	1,274,000	1,335,200	1,399,460	
Less. Variable Expense						
Straw, Bran, Medicine etc	2,200	66,000	792,000	831,600	873,180	
Total variable Expense (B)	2,200	66,000	792,000	831,600	873,180	
Contribution Margin (CM) [C=(A-B)	1,200	36,000	482,000	503,600	526,280	
Less. Fixed Expense						
Mobile Bill		400	4,800	5,500	6,000	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		500	6,000	8,000	10,000	
Salary (staff)		3,000	36,000	36,000	36,000	
Total Fixed Cost		8,900	106,800	109,500	112,000	
Net Profit (E) [C-D)		27,100	375,200	394,100	414,280	
Investment Payback			60,000	60,000	60,000	

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	375,200	394,100	414,280
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		315,200	649,300
	Total Cash Inflow	525,200	709,300	1,063,580
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	315,200	649,300	1,003,580

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 12 Years

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures







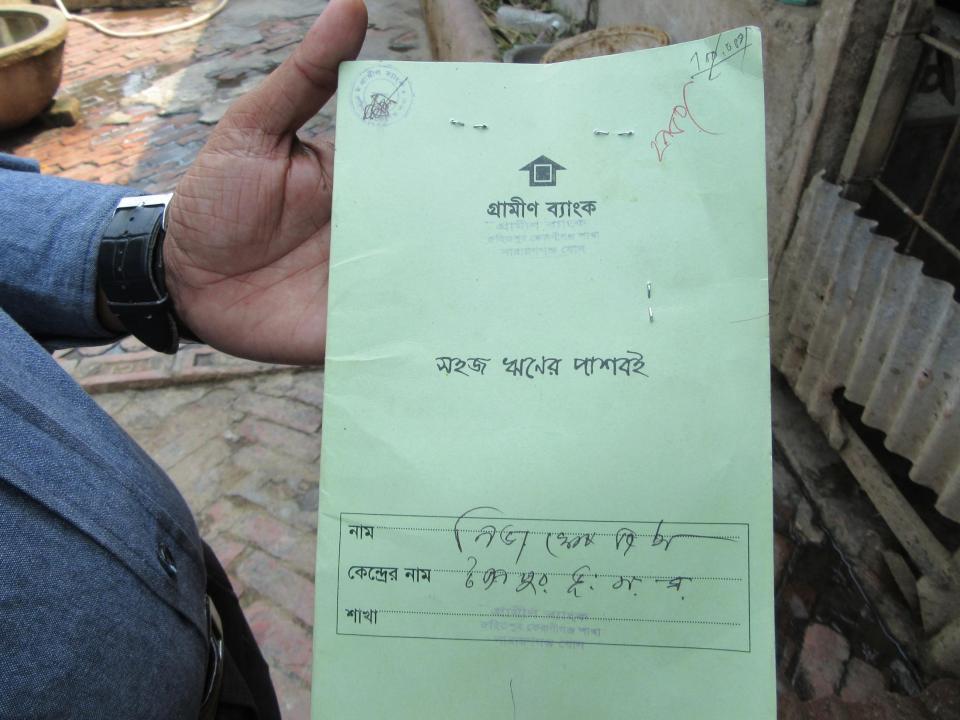


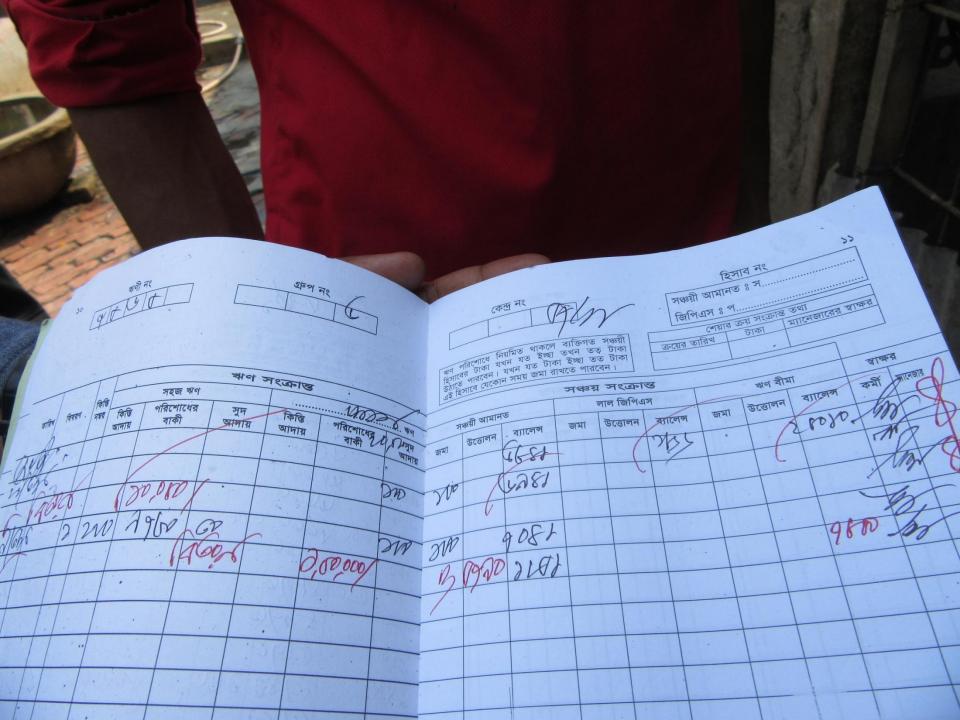


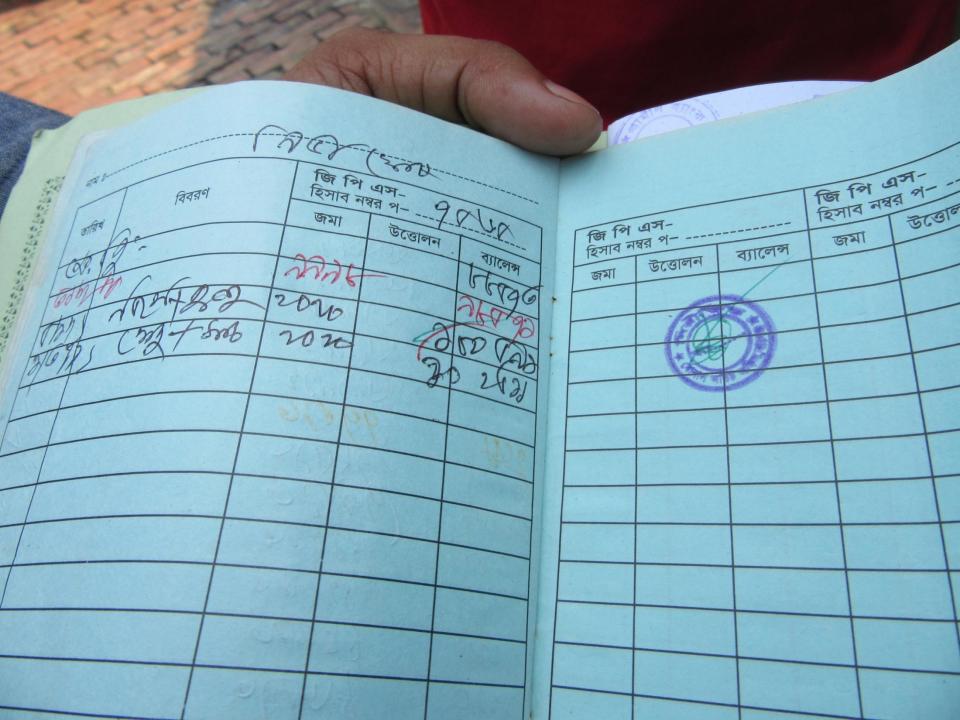




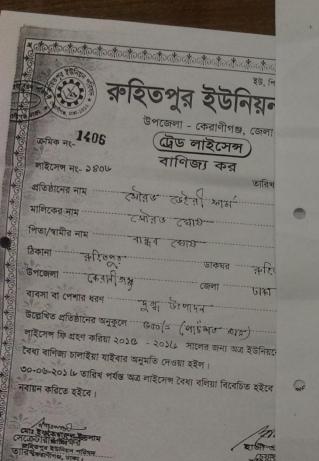


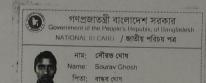












মাতা: নিভা ঘোষ

Date of Birth: 23 Aug 1988
ID NO: 2613851173833

ক্ত ক্রাচী প্রপ্রাপ্তার্ক্স বাংলাদেশ সবকাবের সম্পত্তি। কাডটি বাবহারকারী বাতীত ভোষাত পাতাল গেনে নিকটিছ পোটি অভিনে জয়া সমার জয়া অনুবাধ করা বন হিকালা: বাংলাধ্যেতিক: ২০, গ্রাম্প্রবাধ: বেছিকুলা পতিম বোড নং. ৩, ভাকধর: বোডিপুল ১০১০, কেনিশীয়াছ, কাডা

वामानवारी कर्पाएक शास्त्र वामानव प्रतियः ১५/०/১० स्थानवारी कर्पाएक शास्त्र यकार्य य

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अभिने : या मित्र (उपर)

# **FAMILY PICTURE**

