

Proposed NU Business Name: NAYAN DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYAN CHANDRA DAS
Age	:	10-10-1995 (21 Years)
Education, till to date	:	Class VI
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Narayaon Potti, Hrishibari, P.O: Rohitpur P.S: Keraniganjj Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILA RANI
(iii) Father's name	:	OBIRAMCHANDRA DASH
(iv) GB member's info	:	Branch: Shakta , Centre # 30 (Female), Member ID: 1390/1, Group No: 04 Member since: 2000-2010 (10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT Nil
(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 and Training Info	:	05 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-864078
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILA RANI joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAYAN DAIRY FARM
Location	:	Narayan Potti, Hrishi bari
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 2,000/-
Proposed Salary	:	BDT 2,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employee.▪The shop is in own place.▪Collects goods from Paragram.▪Agreed grace period is 3 months.

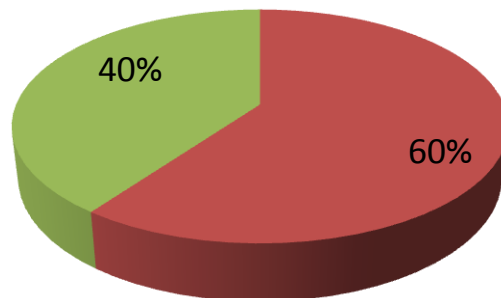
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (8*50)	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense			
Cow feed	150	4500	54000
Total variable Expense (B)	150	4500	54000
Contribution Margin (CM) [C=(A-B)]	250	7500	90000
Less Variable Expense			
Transportation		500	6000
Salary (self)		2000	24000
Mobile bill		100	1200
Total fixed cost (D)		2,600	31200
Net Profit (E)= [C-D]		4,900	58800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	70000	140,000	1	80,000	80,000	220,000
Calf	2	10000	20,000	0	0	0	20,000
Bull	1	40000	40,000	0	0	0	40,000
Total	5	120000	200,000	1	80,000	80,000	280,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (14 litre*50)	700	21000	252000	264600
Total Sales (A)	700	21000	252000	264600
Less Variable Expense				
Feed & Medicine	200	6000	72000	75600
Total variable Expense (B)	200	6000	72000	75600
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000
Less Variable Expense				
Transportation		700	8400	8600
Salary (self)		3000	36000	36000
Mobile bill		150	1800	2000
Total fixed cost (D)		3,850	46200	46,600
Net Profit (E)= [C-D]		11,150	133800	142,400
Investment Payback			48,000	48,000

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

SR#	<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	133,800	142,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		85,800
	Total Cash Inflow	213800	228200
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	48000
3	Net Cash Surplus	85,800	180200

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 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









FAMILY PICTURE

