

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



Project identification and prepared by: Md . Delower Hossain
KapashiaUnit, Gazipur

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOLLIKA RANI
Age	:	20-06-1993 (23 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	None
No. of siblings:	:	1Brother 1 Sister
Address	:	Vill: Polashpur, P.O: Polashpur. P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SADHON <input type="checkbox"/> SARKER
(iii) Father's name	:	NIHAR RANJAN SARKER
(iv) GB member's info	:	Branch: Chandpur, Centre # 33 (Male), Member ID: 2891/2 , Group No: 03 Member since: 06/05/1992 (25 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: 100,000/- Outstanding loan: 7,9000/-
(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.)	:	No
Business Experiences and Training Info	:	06 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746391250
Family's Contact No.	:	01713575625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NIHAR RANJAN SARKER joined Grameen Bank since 25 Years ago. At first he took BDT 5,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in cow rearing business.

Proposed Nobin Udyokta Business Info

Business Name	:	NILOY DAIRY FARM
Location	:	Polashpur ,Kapashia.
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)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 28 ft= 392 square ft
Implementation	:	<ul style="list-style-type: none">▪She has four cow and one calf in her farm.▪Average daily milk production is 10 liter and milk price is BDT 50/-.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amrait Bazar, Gazipur.▪Agreed grace period is 3 months.

Existing Business

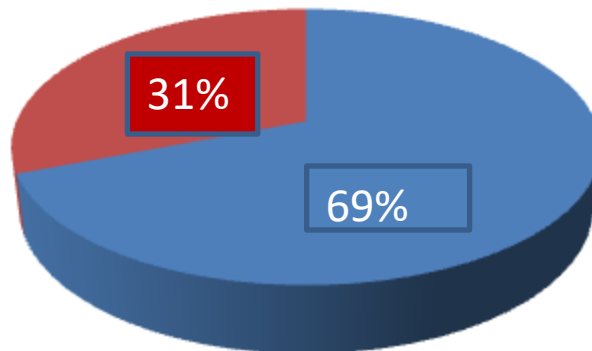
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 10 litre x 50/- per litre)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	100,000	100,000	1	80,000	80,000	180,000
Ox	1	60,000	60,000				60,000
Calf	1	20,000	20,000	0	0	0	20,000
Total	5		180,000	1		80,000	260,000

Source of Finance



■ Entrepreneur's Contribution- 1,80,000

■ Investor's Investment- 80,000

■ Total Investment- 2,60,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 15 litre x 50/- per litre)	750	22,500	270,000	283,500	297,675
Total Sales (A)	750	22,500	270,000	283,500	297,675
Less. Variable Expense					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	150	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	600	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2,400	2,500	2,600
Transportation		1,000	12,000	1,300	14,000
Mobile Bill		350	4,200	4,300	4,500
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,550	78,600	68,100	81,100
Net Profit (E) [C-D]		9,950	119,400	139,800	137,195
Investment Payback			32,000	32,000	32,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	119,400	139,800	137,195
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		87,400	1,95,200
	Total Cash Inflow	199,400	227,200	332,395
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	87,400	195,200	300,395

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

