

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



Project identification and prepared by: Md Sirajul Islam  
Keranigonj Unit, Dhaka

Project verified by: Samsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHIBASH DAS</b>
Age	:	01-01-1986 (30 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	02 Brothers & 02 SisterS
Address	:	Vill: Pothail, P.O: Rajabari, P.S: Keranigonj, 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	:	<b>LATE LAKSHMI DAS</b>
(iii) Father's name	:	<b>LATE PORESH DAS</b>
(iv) GB member's info	:	Branch: Basta, Centre # 47 (Female), Member ID: 3915/2, Group No: 05 Member since: 03-02-1992 to 2000 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: , Outstanding loan: -
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950-050354
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE LAKSHMI DAS** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIBASH DAIRY FARM</b>
Location	:	Pothail, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 3,95,000/-
Financing	:	Self BDT 315,000/-(from existing business) 80% Required Investment BDT 80,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cow and one calf in his farm.</li><li>▪Average daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Paragao.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

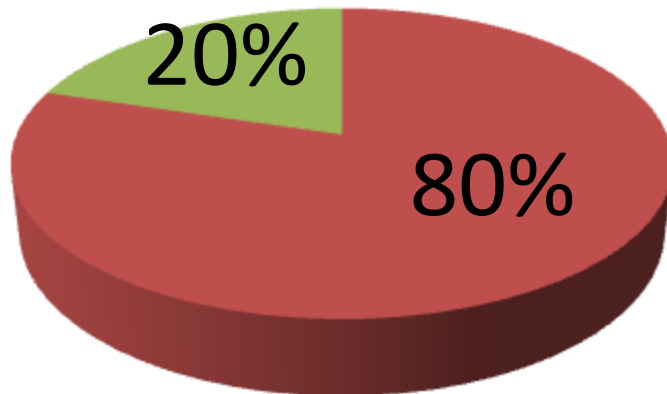
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,300</b>	<b>75,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	120000	240,000	1	80000	80,000	320,000
Calf	3	25000	75,000	0	0	0	75,000
<b>Total</b>	<b>5</b>		<b>315,000</b>	<b>1</b>		<b>80,000</b>	<b>395,000</b>

## Source of Finance



- Entrepreneur's Contribution 315,000
- Investor's Investment 80,000
- Total 395,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>310,000</b>	<b>323,500</b>	<b>337,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>	<b>60,480</b>	<b>63,504</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>590</b>	<b>17,700</b>	<b>252,400</b>	<b>263,020</b>	<b>274,171</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,001
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
<b>Total Fixed Cost</b>		<b>5,900</b>	<b>70,800</b>	<b>72,500</b>	<b>73,501</b>
<b>Net Profit (E) [C-D]</b>		<b>11,800</b>	<b>181,600</b>	<b>190,520</b>	<b>200,670</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	181,600	190,520	200,670
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,600	308,120
	<b>Total Cash Inflow</b>	<b>261,600</b>	<b>340,120</b>	<b>508,790</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>149,600</b>	<b>308,120</b>	<b>476,790</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures











# FAMILY PICTURE