

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPAN KUMAR BISWAS
Age	:	18-08-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Rathura, P.O: Baghun-1613, P.S: Kaliganj, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BISHOKHA RANI MONDOL
(iii) Father's name	:	SURJAMOHON BISWAS
(iv) GB member's info	:	Branch: Raniganj, Centre # 10 (Female), Member ID: 5041, Group No: 07 Member since: 15/04/1987 to 2017 (30Years) First Loan: BDT 5,000/- , Existing Loan: BDT 25,000/- Outstanding Loan: BDT 16,250/-
Further Information:		
(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.)	:	Yes (Electronics Servicing)
Business Experiences and Training Info	:	15 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-411691
Family's Contact No.	:	01711-510821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BISHOKHA RANI MONDOL joined Grameen Bank since 30 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TRISHMA DAIRY FARM
Location	:	Rathura, Baghun
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 180,000/- (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 Farm	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cows in his farm.▪Average daily milk production is 12 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Raniganj▪Agreed grace period is 3 months.

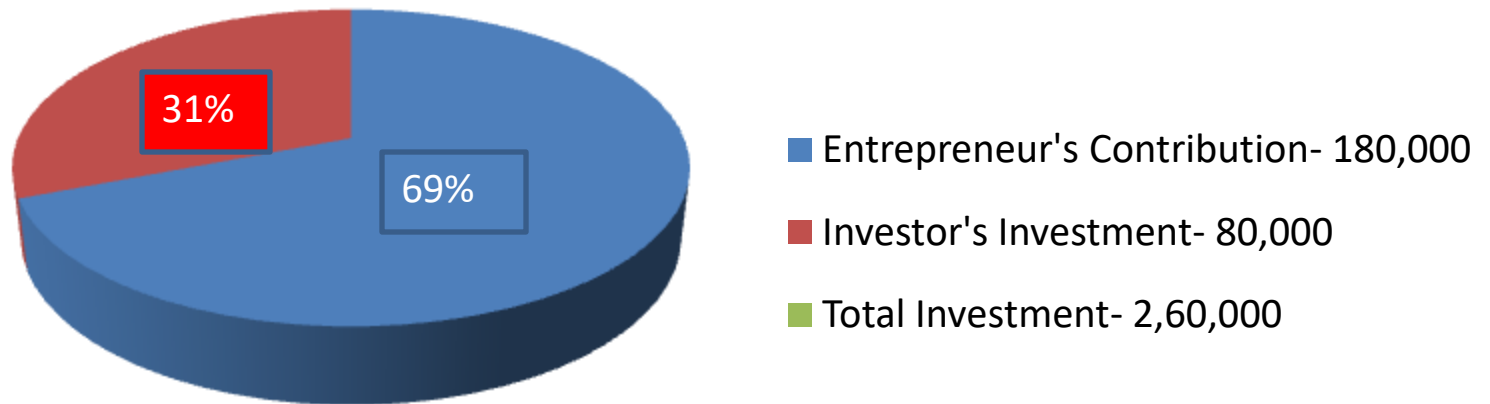
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 12 litre x 50/- per litre)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		800	9,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,350	76,200
Net Profit (E) [C-D]		7,150	85,800

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
Cow	1	80,000	80,000				80,000
Total	1		180,000	1		80,000	260,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Milk (Daily: 20litre x 50/- per litre)	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Straw, Bran, Medicine etc.	350	10,500	126,000	132,300	138,915
Total variable Expense (B)	350	10,500	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700	257,985
Less. Fixed Expense					
Electricity Bill		500	6,000	6,600	7,200
Transportation		1,000	12,000	14,400	18,000
Mobile Bill		250	3,000	3,360	3,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,750	81,000	84,360	88,800
Net Profit (E) [C-D]		12,750	153,000	161,340	169,185
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	153,000	161,340	169,185
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		121,000	250,340
	Total Cash Inflow	233,000	282,340	419,525
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	121,000	250,340	387,525

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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