

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

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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TUSHER AHEMMED
Age	:	17-09-1997 (20Years)
Education, till to date	:	H.s.c
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Meramotpur, P.O: Poranpurhat, P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FARGINA
(iii) Father's name	:	MD. ABDUL MOJID
(iv) GB member's info	:	Branch: Charghat, Centre # 13/m (Female), Member ID: 5380/1, Group No: 09 Member since: 20-02-2008 to 10-12-2014 New 20-02-2016(06Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 2,000 Outstanding loan: 1,472
(vi) Mobile lady	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-833281
Father's Contact No.	:	01626-613696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FARGINA joined Grameen Bank since 06 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	:	TUSHER DAIRY FARM
Location	:	Meramotpur, Charghat,Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Milk & Ox saleThe business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Collects goods Rajshahi.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

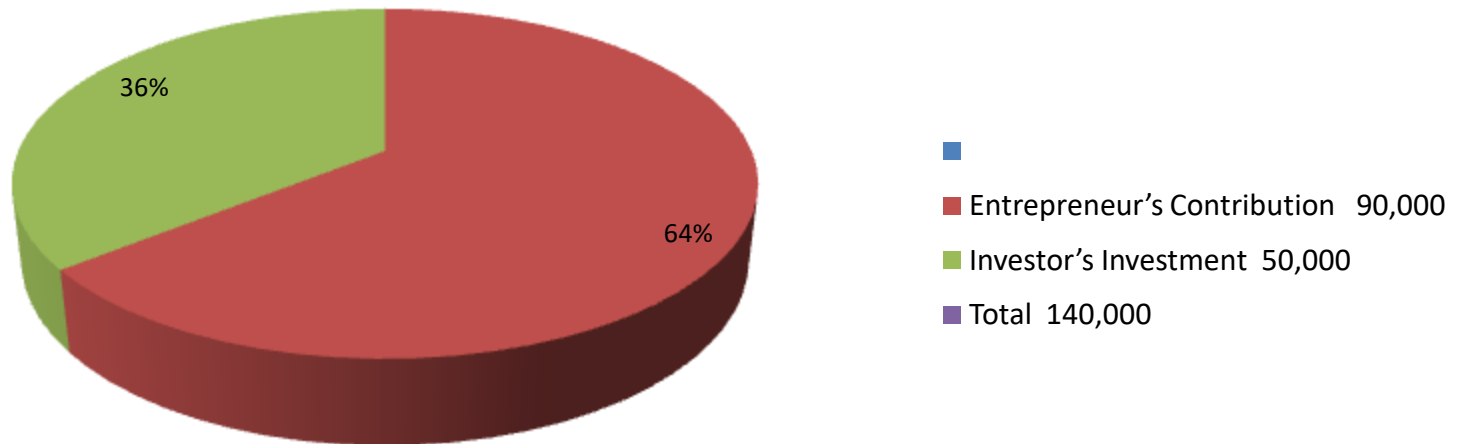
Existing Business (BDT)

Particular	06 Monthly	Yearly
Revenue (sales)		
Milk & Ox sale	90,000	180,000
Total Sales (A)	90,000	180,000
Less. Variable Expense		
Total variable Expense (B)		
Milk & Ox sale	45,000	90,000
	45,000	90,000
Contribution Margin (CM) [C=(A-B)]	45,000	90,000
Less. Fixed Expense		
Food	9,000	18,000
Electricity Bill	600	1,200
Transportation	1,200	2,400
Salary (self)	18,000	36,000
Bank Charge	600	1,200
Mobile Bill	600	1,200
Total fixed Cost (D)	30,000	60,000
Net Profit (E) [C-D]	15,000	30,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (2x40,000)	90,000	40,000	120,000
	0	0	0
Food	10000	10,000	20,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk & Ox sale		100,000	200,000	210,000	220,500
Total Sales (A)		100,000	200,000	210,000	220,500
Less. Variable Expense					
Total variable Expense (B)					
Milk & Ox sale		50,000	100,000	105,000	110,250
		50,000	100,000	105,000	110,250
Contribution M.(CM) [C=(A-B)]		50,000	100,000	105,000	110,250
Less. Fixed Expense					
Food		9,000	18,000	19,000	19,000
Electricity Bill		600	1,200	1,300	1,400
Transportation		1,200	2,400	2,500	2,600
Salary (self)		18,000	36,000	36,000	36,000
Bank Charge		600	1,200	1,300	1,400
Mobile Bill		600	1,200	1,300	1,300
Total Fixed Cost		30,000	60,000	61,400	61,700
Net Profit (E) [C-D]		20,000	40,000	43,600	48,550
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	40,000	43,600	48,550
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		20,000	43,600
	Total Cash Inflow	90,000	63,600	92,150
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	20,000	43,600	72,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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