

## Proposed NU Business Name: **LAILY DAIRY FARM**



Project identification and prepared by: Ishak Chombung,  
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD.TUHIN MIAH</b>
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class - Five
Marital status	:	Unmarried
Children	:	Son & Daughter
No. of siblings:	:	04 Sisters & 01 Brother
Address	:	Vill: Moddo Digol Kandi, P.O: Valurpara, P.S: Sona Tola, Dist: Bogra
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>LAILY BEGUM</b>
(iii) Husband's name	:	<b>NAIB ALI</b>
(iv) GB member's info	:	Branch: Jorgasa , Centre # 69 (Female), Member ID: 8104, Group No: 03 Member since: 10-01-2002 (15 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:BDT 20,060/ -
(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. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-266046
Mother's Contact No.	:	01738-528970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAILY BEGUM** joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in made house.

# Proposed Nobin Udyokta Business Info

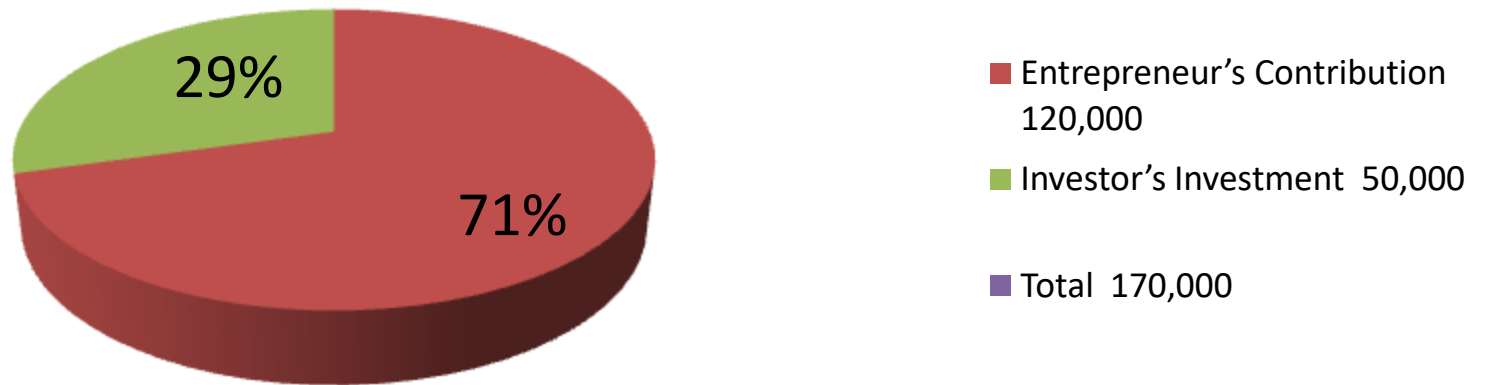
Business Name	:	<b>LAILY DAIRY FARM</b>
Location	:	Vill:Digolkandi,Po: Sonatola, Bogra
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow ,one big calf and one calf in his farm.</li><li>▪Average daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from local bazar.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (8 x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	100	3000	36000
Total Variable Expense	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Mobile Bill		300	3600
Total Fixed Cost (D)		5100	61200
Net Profit (E)= [C-D]		3900	46800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	60,000	60,000	1	50,000	50,000	110,000
Big Calf	1	40,000	40,000			0	40,000
Calf	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
	3	120000	120,000	1	50000	50,000	170000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Milk (8 x 50)</b>	700	21000	252000	264600	277830
<b>Total Sales(A)</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Variable Expense (B)</b>					
Milk (8 x 50)	175	5250	63000	66150	69458
<b>Total Variable Expense</b>	<b>175</b>	<b>5250</b>	<b>63000</b>	<b>66150</b>	<b>69458</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5100</b>	<b>61200</b>	<b>61900</b>	<b>62615</b>
<b>Net Profit (E)= [C-D]</b>		<b>10650</b>	<b>127800</b>	<b>134190</b>	<b>140900</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	1,27,800	134190	140900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107800	221990
	<b>Total Cash Inflow</b>	<b>177,800</b>	<b>241990</b>	<b>362890</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,800</b>	<b>221990</b>	<b>342890</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years:  
Quality goods & services;  
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  
Political unrest

Pictures







# FAMILY PICTURE

