

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



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

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DEPALI RANI
Age	:	01-01-1984 (33Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Boro Hor, P.O: Amraid-1743, P.S: Kapashia, 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	:	RANU KARMAKAR
(iii) Husband's name	:	RATAN RAY
(iv) GB member's info	:	Branch: Barishab, Kapasia , Centre # 23 (Female), Member ID: 6384, Group No: 16 Member since: 03/07/1995 to 2015 (20Years) First Loan: BDT 5,000/- , Existing Loan: BDT 32,000/- Outstanding Loan: BDT Nill /-
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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	Yes (Immigrant)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01944-581265
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANU KARMAKAR joined Grameen Bank since 20 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	:	DEPALI DAIRY FARM
Location	:	Boro Hor, Amraid.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪She has one cow, one calf in her farm.▪Average daily milk production is 05 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

Existing Business

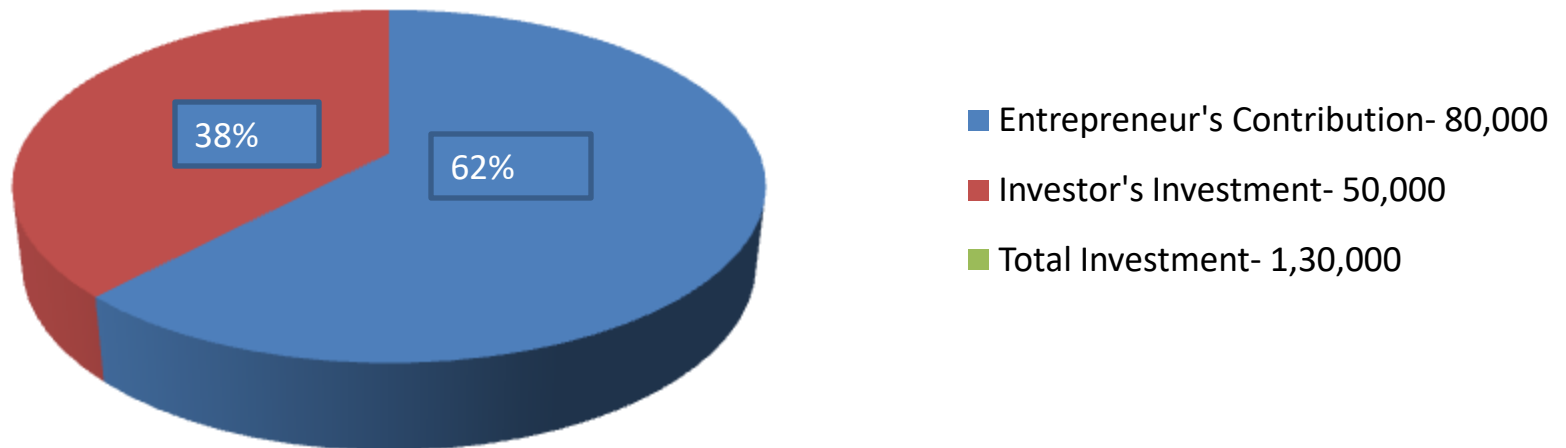
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 5 litre x 60/- per litre)	300	9,000	1,08,000
Total Sales (A)	300	9,000	1,08,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
Transportation		300	3,600
Mobile Bill		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,450	53,400
Net Profit (E) [C-D]		2,450	29,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	50,000	50,000	1,00,000
Calf	1	30,000	30,000				30,000
Total	2		80,000	1		50,000	130,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 9 litre x 60/- per litre)	540	16,200	1,94,400	2,04,120	2,14,326
Total Sales (A)	540	16,200	1,94,400	2,04,120	2,14,326
Less. Variable Expense					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	450	13,500	187,200	196,560	206,388
Less. Fixed Expense					
Transportation		600	7,200	8,000	9,000
Mobile Bill		200	2,400	2500	2600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,800	69,600	70,500	71,600
Net Profit (E) [C-D]		7,700	1,17,600	1,26,060	1,34,788
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	1,17,600	1,26,060	1,34,788
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		97,600	2,03,660
	Total Cash Inflow	1,67,600	2,23,660	3,38,448
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	97,600	2,03,660	3,18,448

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

