

Proposed NU Business Name: DELOAR DAIRY FARM

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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOAR HOSSAIN
Age	:	05-04-1983 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	03 Child
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Chak Aowna, P.O: Aowna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	LATE ROKEYA BEGUM
(iii) Father's name	:	MD.JAMIR UDDIN
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 21 (Female), Member ID: 5597, Group No: 09 Member since: 15-01-1997 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 20,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-308800
Family's Contact No.	:	01798-831732
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE ROKEYA BEGUM joined Grameen Bank since 24 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DELOAR DAIRY FARM
Location	:	Chak aowna, Nawabgonj
Total Investment in BDT	:	BDT 5,20,000/-
Financing	:	Self BDT 4,40,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%
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">▪He has 3 Cow, 1 ox & 1 calf in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

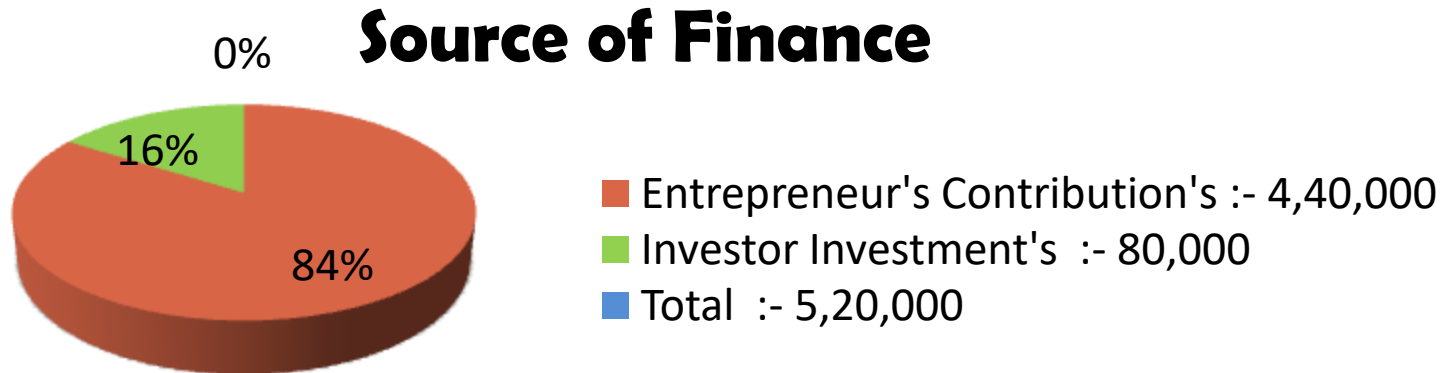
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12x60)	720	21,600	2,59,200
Total Sales (A)	720	21,600	2,59,200
Less. Variable Expense			
Straw, Bran, Medicine etc	230	6,900	82,800
Total variable Expense (B)	230	6,900	82,800
Contribution Margin (CM) [C=(A-B)]	490	14,700	1,76,400
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		8,100	97,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	1,00,000	3,00,000	1	80,000	80,000	3,80,000
Ox	1	60,000	60,000				60,000
Calf	2	40,000	80,000				80,000
Total			4,40,000			80,000	5,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Milk (16x60)	960	28,800	3,45,600	3,62,800	3,81,024
Total Sales (A)	960	28,800	3,45,600	3,62,800	3,81,024
Less. Variable Expense					
Straw, Bran, Medicine etc	300	9,000	1,08,000	1,13,400	1,19,070
Total variable Expense (B)	300	9,000	1,08,000	1,13,400	1,19,070
Contribution Margin (CM) [C=(A-B)]	660	19,800	2,37,600	2,49,480	2,61,954
Less. Fixed Expense					
Mobile Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	3,700	4,000
Transportation		1,000	12,000	12,000	12,000
Total Fixed Cost		6,700	80,400	80,500	80,800
Net Profit (E) [C-D]		13,100	1,57,200	1,68,980	1,81,154
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	1,57,200	1,68,980	1,81,154
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,25,200	2,62,180
	Total Cash Inflow	2,37,200	2,94,180	4,43,334
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	1,12,000	32,000	32,000
3	Net Cash Surplus	1,25,200	2,62,180	4,11,334

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Ulail, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







