

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



Project identification and prepared by: Aman ulla,
Dagonvuiyan Unit, Feni

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NIRONZON CHANDRA BARMON
Age	:	01-01-1982 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son,01 Daughter
No. of siblings:	:	02 Brother,01Sister
Address	:	Vill:Razapur, P.O;Razapur bazar, P.S;Dagonbhuyain, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KANUBALA BARMAN
(iii) Father's name	:	HIRLAL CHANDRA BARMON
(iv) GB member's info	:	Branch: Razapur,Dagobhyuain. Centre # 19 (Female), Member ID: 7224, Group No: 07 Member since: 2000 to 2005 (5 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 14,000, Outstanding loan: BDT -
(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	:	3 Years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795434022
Mother's Contact No.	:	01819019406/.01729318273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANUBALA BARMAN joined Grameen Bank since 5 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	:	SUWEETY DAIRY FARM
Location	:	Borzlal doctor bari,RazapurDagonbhuyain,Feni.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has one cow and one calf in his farm. ▪Average daily milk production is 10 liter and milk price is BDT 100. ▪The business is operating by entrepreneur. Existing no employees. ▪Collects food goods from feni. ▪The farm is owned. ▪Agreed grace period is 3 months.

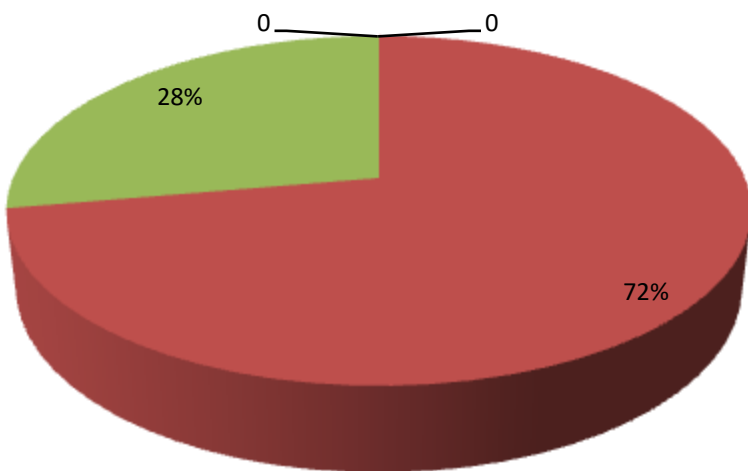
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10x 100)	1000	30,000	360,000
Total Sales (A)	1000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Mobile Bill		500	6000
Salary (self)		5,000	60,000
Electricity Bill		1000	12,000
Transportation		500	6,000
Cow food		5000	60,000
Total fixed Cost (D)		12000	144,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80000	80,000		0	50,000	130,000
Bokna	1	50,000	50,000	0	0	0	50,000
Total	7		130,000			50,000	180,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (12 x 100)	12,00	36,000	432000	4,53600	476280
Calf Sale			30,000	30,000	30,000
Total Sales (A)	12,00	36,000	462,000	483600	506280
Less. Variable Expense					
Straw, Bran, Medicine etc	300	9,000	1,08,000	113400	1,19070
Total variable Expense (B)	300	9,000	1,08,000	113400	1,19070
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340200	357210
Less. Fixed Expense					
Mobile Bill		1,000	12,000	12,200	12,400
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		1,500	18,000	18000	18,000
Transportation		500	6,000	6000	6,000
Cow food		5,000	60,000	60,000	60,000
Total Fixed Cost		13,000	156,000	156200	156400
Net Profit (E) [C-D]		14,000	168,000	184000	200810
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	168,000	184000	200810
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148,000	312,000
	Total Cash Inflow	218,000	332,000	512,810
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	148,000	312,000	492,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 Months:
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

