

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



Project identification and prepared by: Ashraful Alam,
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SWAPAN CHANDRA DAS
Age	:	07/10/1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Vaiasuti, P.O: Shom Notunbazar, P.S: Kaliganj, 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	:	SHONDHA RANI DAS
(iii) Father's name	:	NARENDRA CHANDRA DAS
(iv) GB member's info	:	Branch: Daudpur, Centre # 53 (Female), Member ID: 5159/1, Group No: 01 Member since: 09/08/2004 to 2017 (13 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 23,000/- Outstanding Loan: BDT 22,702/-
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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941-453052
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHONDHA RANI DAS joined Grameen Bank since 13 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

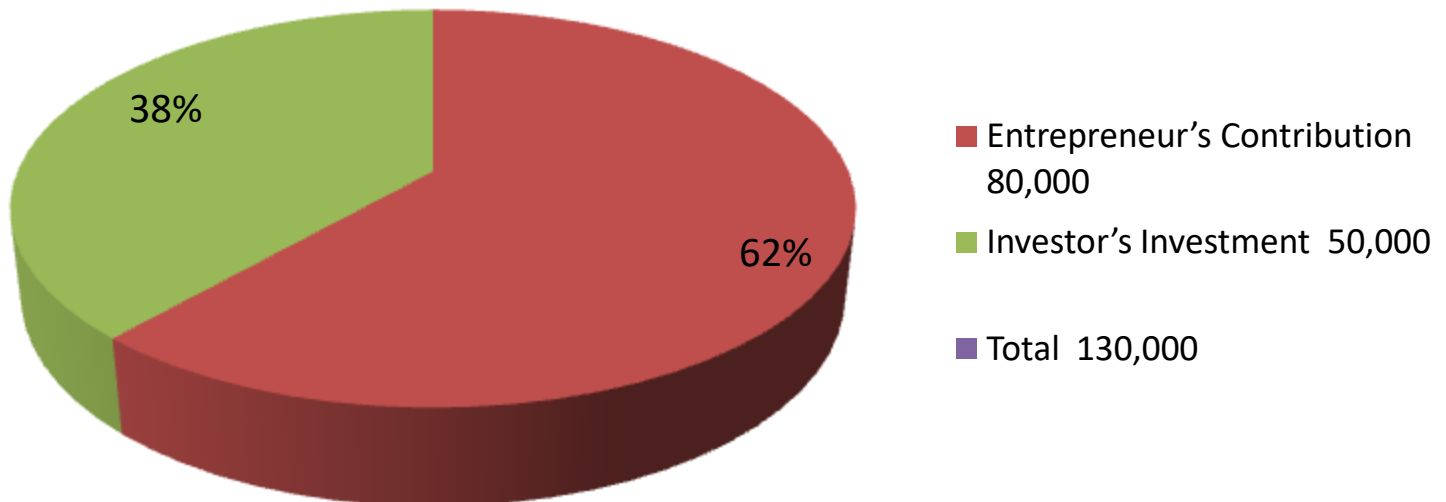
Proposed Nobin Udyokta Business Info

Business Name	:	SWAPAN DAIRY FARM
Location	:	Vaiasuti, Shom Notunbazar
Total Investment in BDT	:	BDT 130,000/-
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	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cows in his farm.▪Average daily milk production is 08 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	144	4320	51840
Total Variable Expense	144	4320	51840
Contributon Margin (CM) [C=(A-B)]	336	10080	120960
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5000	60000
Net Profit (E)= [C-D]		5080	60960

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40,000	80,000	1	50,000	50,000	130,000
	2	40000	80,000			50,000	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	720	21600	259200	272160	285768
	0	0	0	0	0
Total Sales(A)	720	21600	259200	272160	285768
Less Variable Expense (B)					
Straw, Bran, Medicine etc	216	6480	77760	81648	85730
Total Variable Expense	216	6480	77760	81648	85730
Contributon Margin (CM) [C=(A-B)]	504	15120	181440	190512	200038
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5000	60000	60700	61415
Net Profit (E)= [C-D]		10120	121440	127512	133888
Investment Pay Back			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	121,440	127512	133887.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101440	208952
	Total Cash Inflow	171,440	228,952	342,840
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	20,000	20,000
3	Net Cash Surplus	101,440	208,952	322,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

