

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



Project identification and prepared by: Md. Mahfuzur Rahman,  
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MST SULTANA</b>
Age	:	20-10-1988 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Gadaron, P.O: Sreepur, P.S: Sreepur, 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	:	<b>MST. MOMENA KHATUN</b>
(iii) Father's name	:	<b>MD RAFIQUL</b>
(iv) GB member's info	:	Branch: Tengra, Centre # 64 (Female), Member ID: 4251/1, Group No: 05 Member since: 1999-2010 (11 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: Nil
(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 UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business She has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-892736
Family's Contact No.	:	01688-215840
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOMENA KHATUN** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

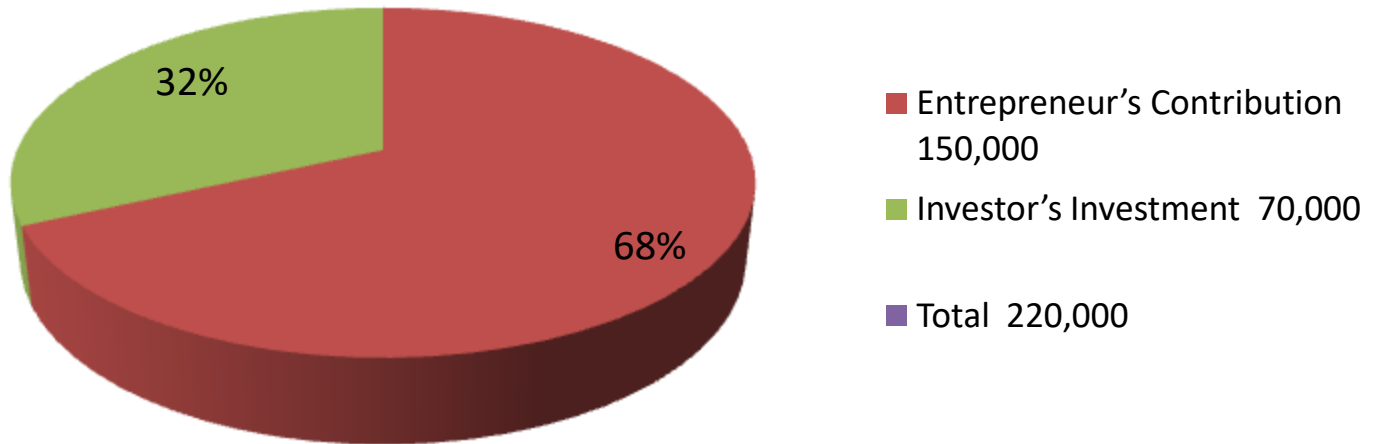
## Proposed Nobin Udyakta Business Info

Business Name	:	<b>SULTANA DAIRY FARM</b>
Location	:	Gadaron, Sreepur.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000(from existing business) 68% Required Investment BDT 70,000 (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 10 ft. = 100 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up for investment in cow rearing</li><li>▪Average daily milk production 10 litre and milk price is 60 per litre.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects cows from local area.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnue (Sale)</b>			
Milk	600	18000	216000
	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine etc	90	2700	32400
<b>Total Variable Expense</b>	<b>90</b>	<b>2700</b>	<b>32400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>76800</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	70,000	70,000	220,000
			<b>150,000</b>			<b>70,000</b>	<b>220000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	840	25200	302400	317520	333396
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>840</b>	<b>25200</b>	<b>302400</b>	<b>317520</b>	<b>333396</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	126	3780	45360	47628	50009
<b>Total Variable Expense</b>	<b>126</b>	<b>3780</b>	<b>45360</b>	<b>47628</b>	<b>50009</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>714</b>	<b>21420</b>	<b>257040</b>	<b>269892</b>	<b>283387</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>76800</b>	<b>77500</b>	<b>78215</b>
<b>Net Profit (E)= [C-D]</b>		<b>15020</b>	<b>180240</b>	<b>189252</b>	<b>198715</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	180,240	189252	198714.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152240	313492
	<b>Total Cash Inflow</b>	<b>250,240</b>	<b>341,492</b>	<b>512,207</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>152,240</b>	<b>313,492</b>	<b>484,207</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures









