

Proposed NU Business Name: Lovely Dairy Farm



Project identification and prepared by: Md.Sujat Ali

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.LOVELY AKTER
Age	:	10-03-1982 (35Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1Son 3 Daughter
No. of siblings:	:	1 Brothers 2 Sister
Address	:	Vill: Kalidas P.O:Kalidas P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEYA BEGUM
(iii) Father's name	:	LATE KOSIM UDDIN
(iv) GB member's info	:	Branch :Kalidas Sokhipur Centre 24(Female), Member ID: 2026 , Group No: 04 Member since: 2007 -07-14(07 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 100,000, Outstanding Loan: 0
(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	:	20 experience in running business. 20Years in own business She has 0Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776631180
Family's Contact No.	:	01722002015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA BEGUM joined Grameen Bank since 07 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	:	LOVELY DAIRY FARM
Location	:	Kalidas
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24ft x 12 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has cow,calf ,Ox in his farm.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods from kalidas .▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

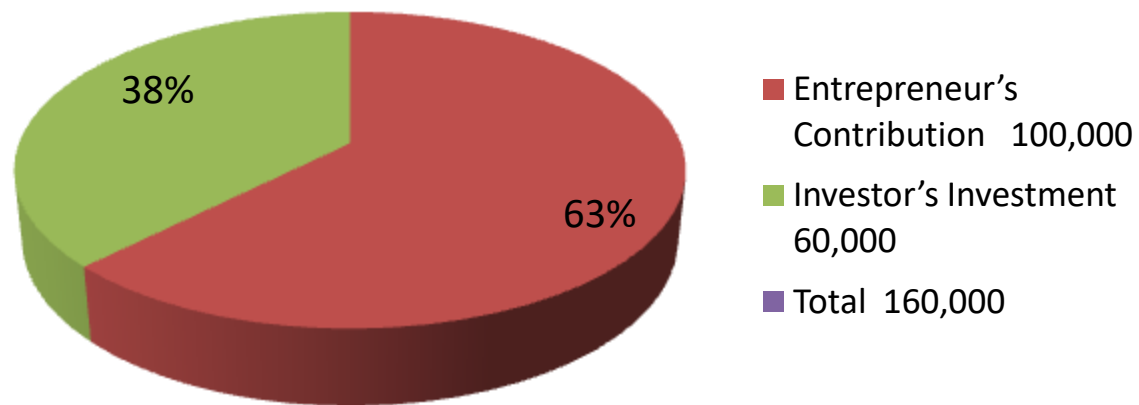
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow,Calf,ox.milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow,Calf,ox.milk	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		0	0
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		3088	37056

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	50000	50000	1	60000	60,000	110,000
Calf	1	30000	30000				30000
ox	1	20000	20000				20000
	3	100000	100,000	1	60000	60,000	160000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,calf,Ox,Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7200	86400	147000	939630
Net Profit (E)= [C-D]		21696	260352	273369.6	287038
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	260,352	273369.6	287038.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		236352	477721.6
	Total Cash Inflow	320,352	509,722	772,760
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	236,352	485,722	748,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 20 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

