

## Proposed NU Business Name: **EHODINA DAIRY FARM**



Project identification and prepared by: MD: Mahfuzar Rahman  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>EHODINA</b>
Age	:	01/10/1995( 23Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 1Son 0 Daugther
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Sreepur P.O: Sreepur P.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>MTS: ACHIA KHATUNO</b>
(iii) Father's name	:	<b>SHAMSUL HOQUE</b>
(iv) GB member's info	:	Branch: Gosinga Centre # 75(Female), Member ID: 1212 Group No: 15 Member since: 29/03/2006 to 2018(12Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 4,0000/- Outstanding Loan: BDT /-0
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791630059
Family's Contact No.	:	01624114532
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MTS: ACHIUA BEGUM** joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

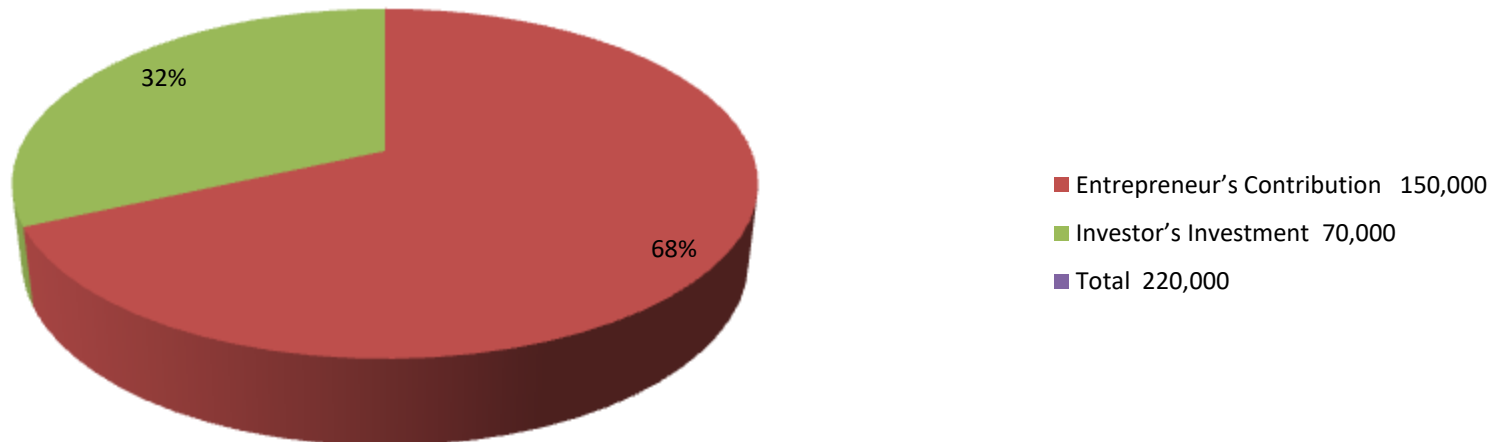
Business Name	:	<b>EHODINA DAIRY FARM</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Sreepur</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Milk	3400	102000	1224000
	0	0	0
<b>Total Sales(A)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine etc	2890	86700	1040400
<b>Total Variable Expense</b>	<b>2890</b>	<b>86700</b>	<b>1040400</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		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E)= [C-D]</b>		<b>9000</b>	<b>108000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	75000	150,000	1	70,000	70,000	220,000
Calf						0	
			<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	3900	117000	1404000	1474200	1547910
	0	0	0	0	0
<b>Total Sales(A)</b>	3900	117000	1404000	1474200	1547910
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	3120	93600	1123200	1179360	1238328
<b>Total Variable Expense</b>	3120	93600	1123200	1179360	1238328
<b>Contributon Margin (CM) [C=(A-B)]</b>	780	23400	280800	294840	309582
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		6300	75600	76180	76769
<b>Net Profit (E)= [C-D]</b>		17100	205200	215460	226233
<b>Investment Pay Back</b>			28,000	28,000	28,000



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	198,000	207900	218295
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		170000	349900
	<b>Total Cash Inflow</b>	<b>268,000</b>	<b>377,900</b>	<b>568,195</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>170,000</b>	<b>349,900</b>	<b>540,195</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







