

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



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Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Khadiza Aktar</b>
Age	:	21-02-1997 ( 21 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Chamurkhan ,P.O: Kachkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shahida Akhter
(iii) Father's name	:	Md Suruzzaman
(iv) GB member's info	:	Branch: Uttorkkhan, Centre # 49 (Female), Member ID: 3728/2 , Group No: 04 Member since: 03-09-2003 ( 15 Years) First loan: BDT = 5,000 /- Last loan=40,000/- Outstanding loan:= 16,000/-
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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 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.	:	01863-406794
Family's Contact No.	:	01673-202435
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Shahida Akhter** joined Grameen Bank since 15 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	:	Khadiza Dairy Farm
Location	:	Chamurkhan,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 240,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	The Place Is Owner
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in Cow, Ox etc. rearing</li><li>▪Average 30 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects cows from Sherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

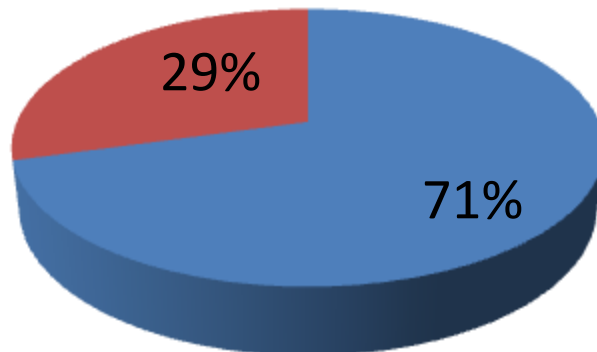
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	1,400	42,000	504,000
	0	0	0
<b>Total Sales (A)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Variable Expense</b>			
Milk	980	29,400	352,800
<b>Total variable Expense (B)</b>	<b>980</b>	<b>29,400</b>	<b>352,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	1	100000	100000	Cow	1	100000	100000	200,000
Ox	2	55000	110000				0	110,000
Basur	1	30000	30000				0	30,000
Others			0	Others			0	0
<b>Total</b>			<b>240,000</b>				<b>100,000</b>	<b>340,000</b>

## Source of Finance

■ Entrepreneur's contibution 240000   ■ Investor's Investment 100000   ■ Total 340000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Milk	2,000	60,000	720,000	756,000	793,800
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Variable Expense</b>					
Milk	1,400	42,000	504,000	529,200	555,660
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		210	2,520	2,646	2,778
Transportation		200	2,400	2,400	2,400
Mobile Bill		525	6,300	6,615	6,946
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,435</b>	<b>77,220</b>	<b>77,661</b>	<b>78,124</b>
<b>Net Profit (E) [C-D]</b>		<b>11,565</b>	<b>138,780</b>	<b>149,139</b>	<b>160,016</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	138,780	149,139	160,016
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,780	207,919
	<b>Total Cash Inflow</b>	<b>238,780</b>	<b>247,919</b>	<b>367,935</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,780</b>	<b>207,919</b>	<b>327,935</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Own Business : 04 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





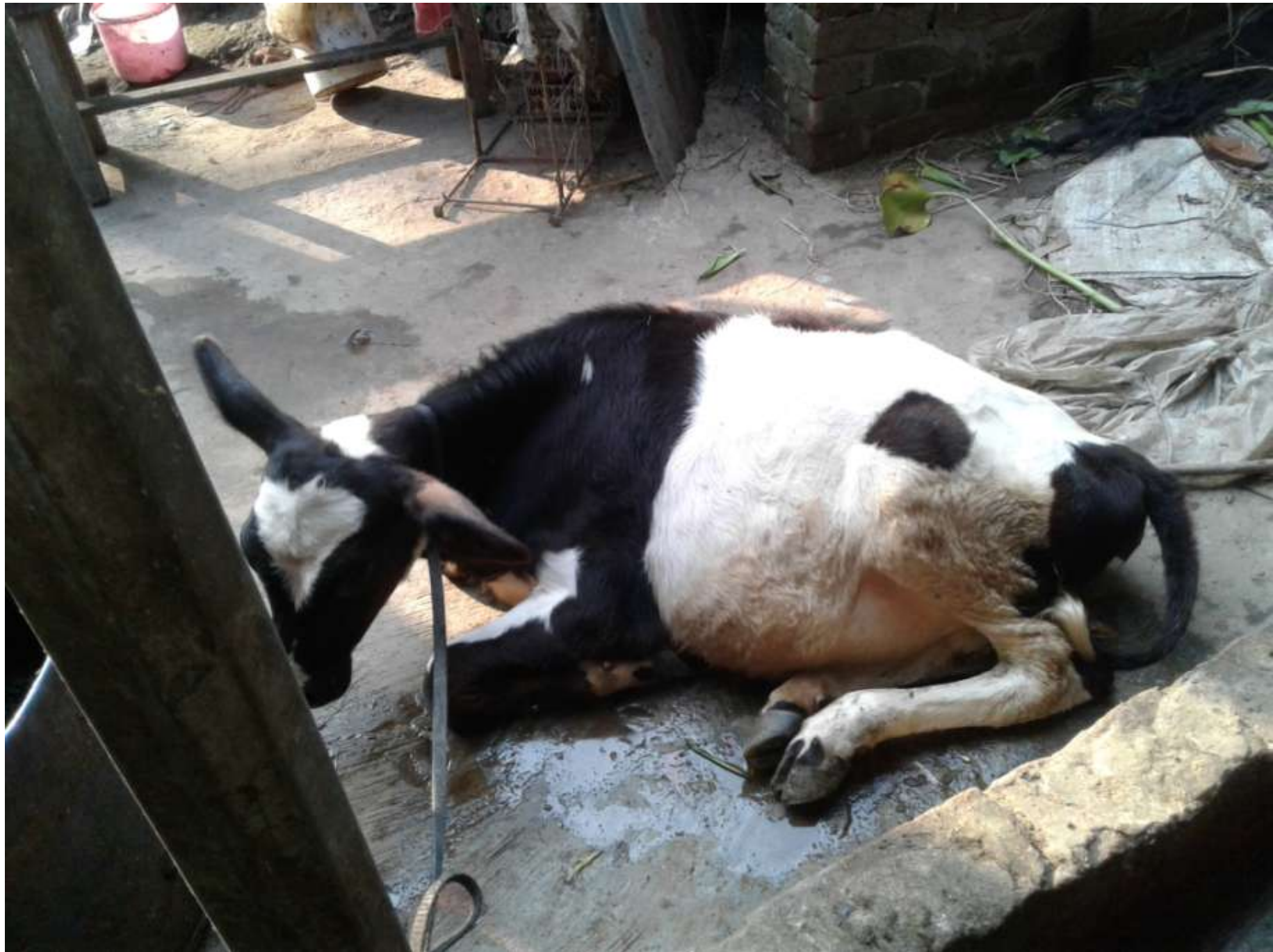














# FAMILY PICTURE

