

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

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Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>TAJLIMA AKTER</b>
Age	:	20-05-1996(23 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, 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	:	<b>RENU BEGUM</b>
(iii) Father's name	:	<b>MD. SAMSUL HAQUE</b>
(iv) GB member's info	:	Branch: Kachya, Centre # 36(Female), Member ID: 3225, Group No: 02 Member since:01-01-1991(27 Year) First loan: BDT 4,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT -
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	:	08 years of business experience. 08 years experience in running business. Yes, He has 08 years training
Other Own/Family Sources of Income	:	Yes, He is a CNG.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-517807
Mother's Contact No.	:	01798-229273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RENU BEGUM** joined Grameen Bank since 27 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SALMA DAIRY FARM</b>
Location	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,20,000(from existing business) 76% Required Investment BDT 70,000(as equity) 24%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	22 ft x 10 ft= 220 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

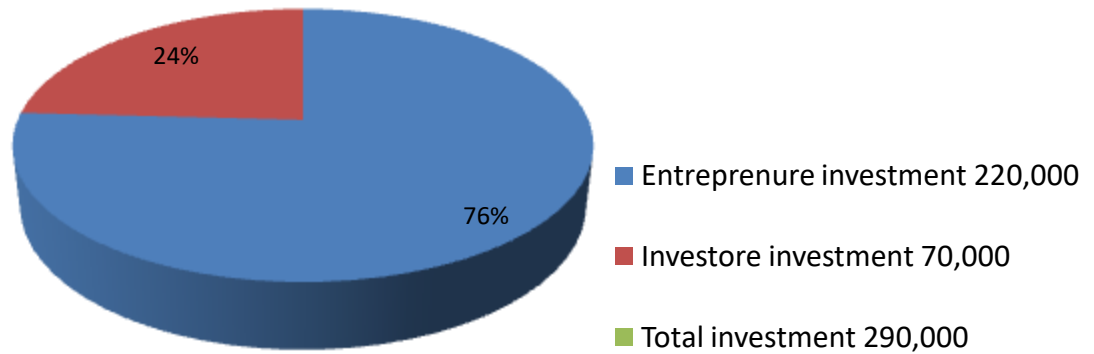
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Milk, Cow, Ox, Calf	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>21,300</b>	<b>255,600</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	80000	160000	Cow	1	70000	70,000	230,000
Ox	1	60000	60000		0	0	0	60,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			220000			70000	70,000	<b>290,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk, Cow, Ox, Calf	1120	33600	403200	423360
<b>Total Sales(A)</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>
<b>Less Variable Expense (B)</b>				
<b>Straw, Bran, Medicine etc</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	59270.4
<b>Total Variable Expense</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	<b>59270.4</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>963</b>	<b>28896</b>	<b>346752</b>	<b>364089.6</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		0	0	0
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		200	2400	0
<b>Total Fixed Cost (D)</b>		<b>5700</b>	<b>68400</b>	<b>132000</b>
<b>Net Profit (E)= [C-D]</b>		<b>23196</b>	<b>278352</b>	<b>292269.6</b>
<b>Investment Pay Back</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	278,352	292269.6
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		236352
	<b>Total Cash Inflow</b>	<b>348,352</b>	<b>528,622</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)	42000	42000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>236,352</b>	<b>486,622</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 08 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







