

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



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	UJJOL SOIAL
Age	:	12-10-1985 (31 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Daughter 2 Sons
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Noiropukurpar, P.O: Ghasi Pukur Par P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMSUN NAHAR
(iii) Father's name	:	ABU BOKKOR SOIAL
(iv) GB member's info	:	Branch: Modina bajar Munsigonj, Centre # 37(Female), Member ID: 5249, Group No: 07 Member since: 1-2-06(10Years) First loan: BDT12,000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: BDT 52140
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-929513
Mother's Contact No.	:	01921-597118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMSUN NAHAR joined Grameen Bank since 10 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANHA DAIRY FARM
Location	:	Noiropukurpar, Mohakali, munsigonj
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 270,000/-(from existing business) 73% Required Investment BDT 100,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 8ft= 112square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪Average % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Munsirhat.▪Agreed grace period is 3 months.

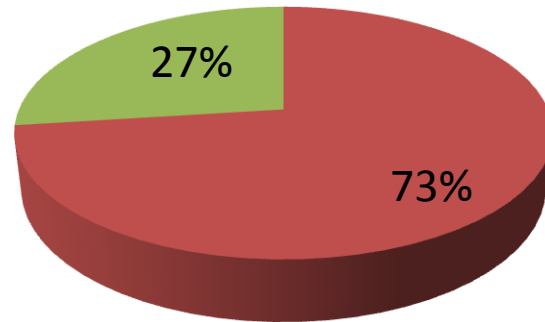
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	350	10500	126000
Total Sales (A)	350	10500	126000
Less Variable Expense			
Cow feed	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	230	6900	82800
Less Variable Expense			
Electricity bill		300	3600
Salary (self)		3000	36000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		3,700	44400
Net Profit (E)= [C-D]		3,200	38400

Investment Breakdown

Particulars	Existing	Proposed	Total
Australian cow	200,000	100,000	300000
Australian ox	70,000		70000
	270,000	100,000	370000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 100,000
- Total 370,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	550	16500	198000	207900
Total Sales (A)	550	16500	198000	207900
Less Variable Expense				
Feed & Medicine	200	6000	72000	75600
Total variable Expense (B)	100	3000	36000	37800
Contribution Margin (CM) [C=(A-B)	450	13500	162000	170100
Less Variable Expense				
Electricity bill		500	6000	6200
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		6,000	72000	78,600
Net Profit (E)= [C-D]		7500	90000	91,500
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	90,000	91,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		30,000
	Total Cash Inflow	190000	121500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	30,000	61500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

