#### Proposed NU Business Name: ADITTYA DAIRY FARM



Project identification and prepared by: Md Shahidul Islam Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	SREE TOTON KUMAR HALDER			
Age	:	01-11-1987 (29 Years)			
Education, till to date	:	Class VIII			
Marital status	:	Married			
Children	:	01 Son			
No. of siblings:	:	03 Brothers and 03 Sisters			
Address	:	Vill: Chaksinga P.O: Arani P.S: Bagha, Dist: Rajshahi			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father SREEMOTI SUNITA RANI HALDER SREE NORESH CHANDRA HALDER Branch : Chaksinga , Centre: 08 (Female), Member ID: 3700 , Group No: 09 Member since: 23-11-2006 (10 Years) First Ioan: BDT 2000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing loan: BDT 10000 Outstanding loan: 2080 Father No No			

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and	:	5 years experience in running business. 05 Years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income		NA
Other Own/Family Sources of Liabilities		
Entrepreneur Contact No.	:	01719-403483
Family's Contact No.	:	01767-345769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**SREEMOTI SUNITA RANI HALDER** joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

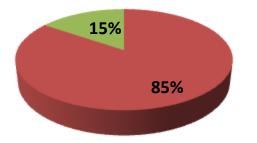
Proposed Nobin Udyokta Business Info					
Business Name	:	ADITTYA DAIRY FARM			
Location	:				
Total Investment in BDT	:	BDT 325,000/-			
Financing	:	Self BDT 275000/- (from existing business) 85% Required Investment BDT 50000/- (as equity)15%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like Milk etc.</li> <li>The business is operating by entrepreneur. Existing one employee.</li> <li>Collects goods from</li> <li>Agreed grace period is 3 months.</li> </ul>			

## **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (15*40)	600	18000	216000
Total Sales (A)	600	18000	216000
Less Variable Expense			
Feed & medicine	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Electricity bill		800	9600
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		1500	18000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		8,200	98400
Net Profit (E)= [C-D]		6,800	81600

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)			(BDT)	Total	
Cow	3	83000	249,000	0	0	0	249,000	
Calf	0	0	0	0	0	0	0	
Feed & Medicine	1	26000	26,000	1	50000	50,000	76,000	
Total	4	0	275,000	1	0	50,000	325,000	

#### **Source of Finance**



- Entrepreneur's Contribution 275,000
- Investor's Investment 50,000
- Total 325,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Milk (20*40)	800	24000	288000	302400	
Total Sales (A)	800	24000	288000	302400	
Less Variable Expense					
Feed & medicine	140	4200	50400	52920	
Total variable Expense (B)	140	4200	50400	52920	
Contribution Margin (CM) [C=(A-B)	660	19800	237600	249480	
Less Variable Expense					
Electricity bill		1000	12000	12500	
Transportation		800	9600	10100	
Salary (self)		5000	60000	60000	
Salary(Staff)		1500	18000	18000	
Bank charge		100	1200	1200	
Mobile bill		300	3600	3700	
Total fixed cost (D)		8,700	39,600	100,600	
Net Profit (E)= [C-D]		11100	133200	148,880	
Investment Payback			30,000	30,000	

# 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	50,000	
1.2	Net Profit	133,200	148,880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		103,200
	Total Cash Inflow	183200	252080
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	103,200	222080



## Strength **W**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 0 Family:0 Others:0 Experience & Skill: 05 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures









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## **FAMILY PICTURE**

