

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



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Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU BOKOR SIDDIK
Age	:	01-02-1982 (34 Years)
Education, till to date	:	S.S,C
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Ujilob, P.O: Sreepur. P.S: Sreepur, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MODINA
(iii) Father's name	:	MD: BURHAN UDDIN
(iv) GB member's info	:	Branch: Tangra Sreepur, Centre # 36(Female), Member ID: 6226/2, Group No: 08 Member since: 24-03-1991 (23 Years) First loan: BDT 1,500/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	09 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-286533
Family's Contact No.	:	01985-126561
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MODINA joined Grameen Bank since 23 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	SIDDIK DAIRY FARM
Location	:	Ujilob,Sreepur,Gajipur
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 5,40,000/- (from existing business) 81% Required Investment BDT 1,00,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 4 cow and 4 calf in her farm.▪Average Daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Tepirbari Bazar.▪Agreed grace period is 3 months.

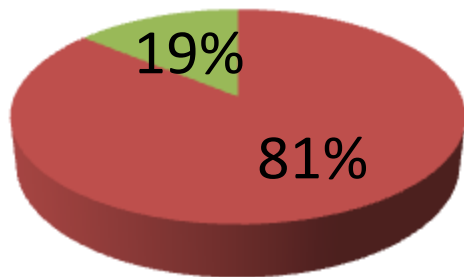
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	2,50	7,500	90,000
Total variable Expense (B)	2,50	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	1,11,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	04	80,000	320000	1	100000	1,00,000	4,20,000
Calf	04	15,000	60,000	0	0	0	60,000
Calf(ox)	02	30,000	60,000	0			60,000
Total	4		440000	1		1,00,000	5,40,000

Source of Finance



■ Entrepreneur's Contribution 490,000

■ Investor's Investment 80,000

■ Total 570,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20x 50)	1,200	36,000	4,32,000	4,53,600	4,76,280
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,200	36,000	4,62,000	4,83,600	5,06,280
Less. Variable Expense					
Straw, Bran, Medicine etc	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Mobile Bill		3,00	3,600	3,800	4,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Transportation		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,400	1,08,800
Net Profit (E) [C-D]		15,000	1,80,000	1,94,000	2,08,720
Investment Payback			40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,80,000	1,94,000	2,08,720
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,40,000	2,94,000
	Total Cash Inflow	2,80,000	3,34,000	5,02,720
2	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3	Net Cash Surplus	1,40,000	2,94,000	4,62,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

