

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



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>FALU MIAH</b>
Age	:	28-08-1981 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Horiskul, P.O:Nawabgonj; P.S: Nawabgonj, 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	:	<b>RAHIMA KHATUN</b>
(iii) Father's name	:	<b>SHAKH IJJAT ALI</b>
(iv) GB member's info	:	Branch:Kolakopa Nawabgonj, Centre # 16 (Female), Member ID: 3524/1, Group No: 09 Member since: 01-01-1997 (20 Years) First loan: BDT 2,000/- Existing loan: 20,000 Outstanding loan: 16040
Further Information:	:	
(v) Who pays GB loan installment	:	N/A
(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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-264054
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rahima khatun** joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FALU DAIRY FARM</b>
Location	:	Horiskul, Nawabgonj
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 3,60,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 20 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow and 2 calf in his farm.</li><li>▪Average Daily milk production is 16 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

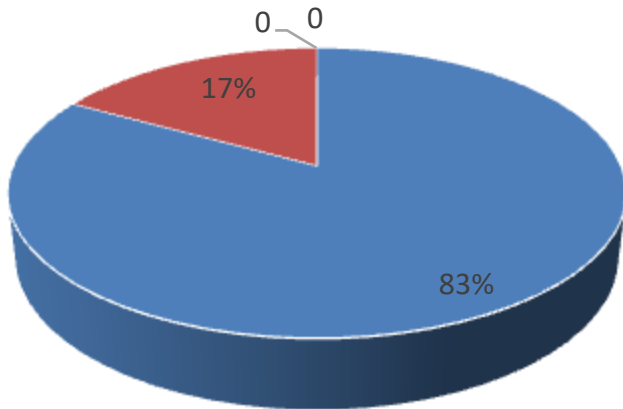
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (16x 60)	960	28,800	3,45,600
<b>Total Sales (A)</b>	<b>960</b>	<b>28,800</b>	<b>3,45,600</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	500	15,000	1,80,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>1,40,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13,800</b>	<b>1,65,600</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		400	48,00
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,100</b>	<b>97,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	1,40,000	2,80,000	1	70,000	80,000	3,60,000
Calf	2	40,000	80,000	0	0	0	80,000
<b>Total</b>	<b>3</b>		<b>3,60,000</b>	<b>1</b>		<b>70,000</b>	<b>4,30,000</b>

## Source of Finance



- Entrepreneur's Contribution- 3,60,000/-
- Investor's Investment- 70,000/-
- Total- 4,30,000/-

■ Entrepreneur Contribution 83% ■ Investor Investment 17%

## Financial Projection (BDT)

Particular	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk (24x 60)	1,440	43,200	5,18,400	5,44,320	5,71,536
Calf Sale			1,00,000	1,50,000	2,00,000
<b>Total Sales (A)</b>	<b>1,440</b>	<b>43,200</b>	<b>6,18,400</b>	<b>6,94,320</b>	<b>7,71,536</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	750	22,500	2,70,000	2,83,500	2,97,675
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>	<b>2,83,500</b>	<b>2,97,675</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>690</b>	<b>20,700</b>	<b>2,48,400</b>	<b>2,60,820</b>	<b>2,73,861</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	7,000	8,000
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>73,000</b>	<b>74,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,700</b>	<b>1,76,400</b>	<b>1,87,220</b>	<b>1,99,861</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	1,76,400	1,87,220	1,99,861
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,48,400	3,07,620
	<b>Total Cash Inflow</b>	<b>2,46,400</b>	<b>3,35,620</b>	<b>5,07,481</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)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,48,400</b>	<b>3,07,620</b>	<b>4,79,481</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

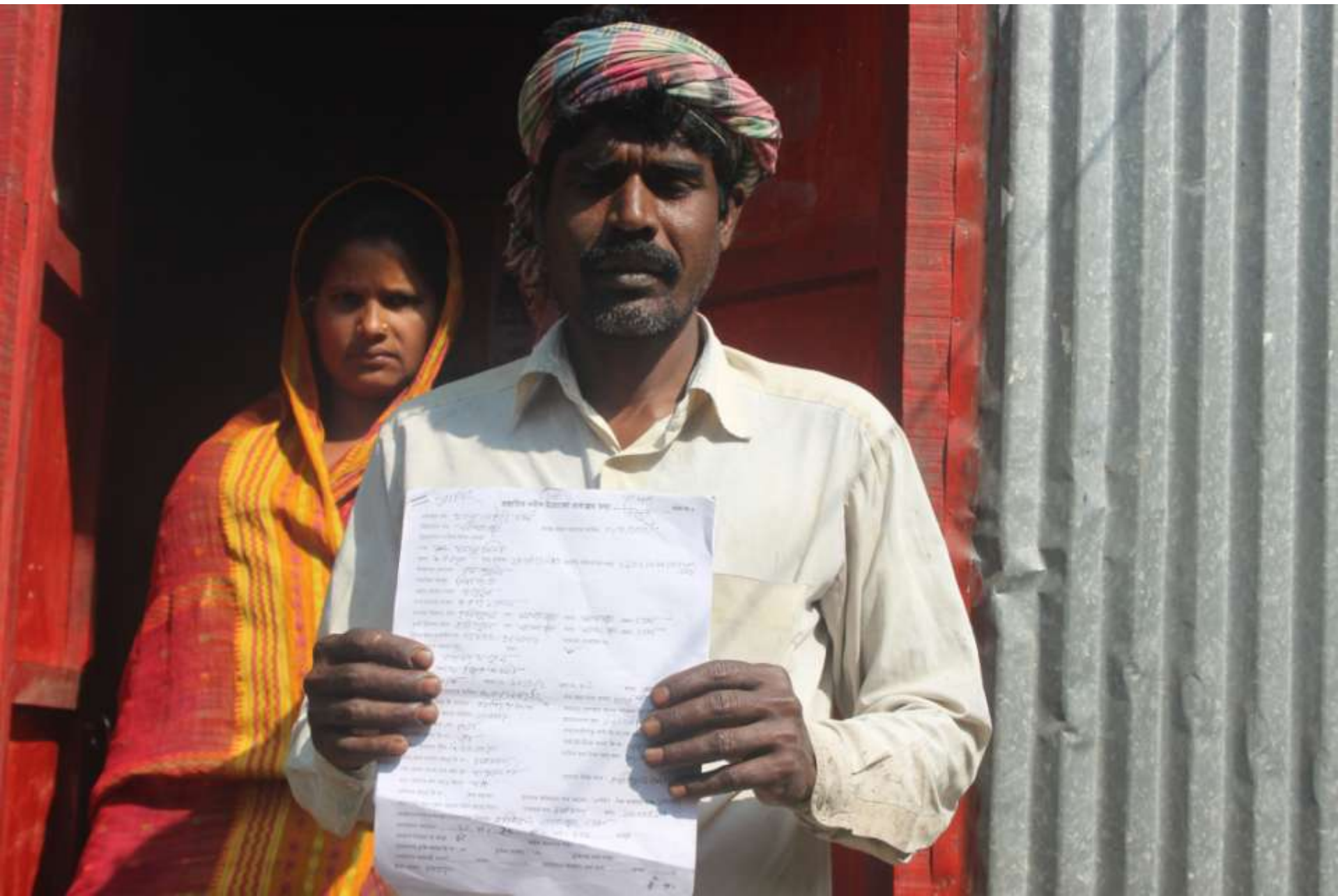
Pictures











# FAMILY PICTURE