

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



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Kapasia Unit, Gaizpur

Project verified by: Md Siddikur Rahman



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

Name	:	<b>TITU CHANDRA SARKAR</b>
Age	:	12-05-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Kurulia, P.O: Kapasia, P.S: Kapasia , Dist: Gazipur
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>PRIYO BALA</b>
(iii) Father's name	:	<b>DILIP BISWASH</b>
(iv) GB member's info	:	Branch: Kapasia , Centre # 88 (Female), Member ID: 11062, Group No: 04 Member since: 12-05- 2002 (15 Years) First loan: BDT 20,000/-
Further Information:		Existing Loan: BDT 150,000/-, Outstanding loan: 1,14,055/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017710-75849
Family's Contact No.	:	01757-624502
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PRIYO BALA** joined Grameen Bank since 15 years ago. At first She took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GRAMEEN DAIRY FARM</b>
Location	:	Kurulia Dakshinpara, Kapasia, Gazipur
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 140,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 10 liter and Milk price is BDT 50.</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Kapasia.</li><li>▪Agreed grace period is 3 months.</li></ul>

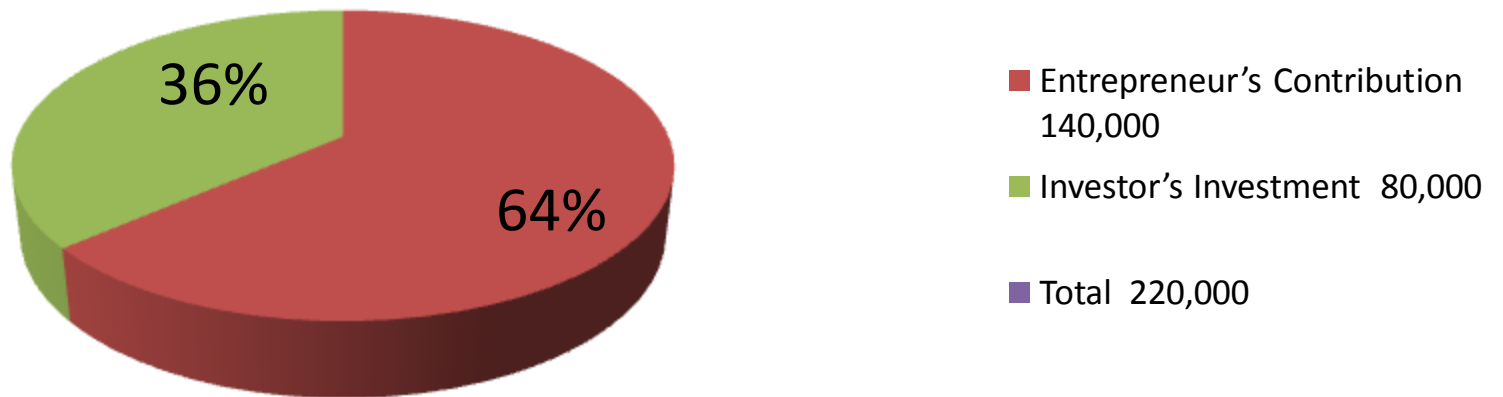
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>380</b>	<b>11,400</b>	<b>136,800</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	110000	110,000	1	80000	80,000	190,000
calf	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>2</b>		<b>140,000</b>	<b>1</b>		<b>80,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (16 x 50)	800	24,000	288,000	302,400	317,520
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>328,000</b>	<b>342,400</b>	<b>357,520</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>580</b>	<b>17,400</b>	<b>248,800</b>	<b>259,240</b>	<b>270,202</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,001
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,000
Transportation		300	3,600	4,000	4,000
<b>Total Fixed Cost</b>		<b>5,800</b>	<b>69,600</b>	<b>71,000</b>	<b>71,001</b>
<b>Net Profit (E) [C-D]</b>		<b>11,600</b>	<b>179,200</b>	<b>188,240</b>	<b>199,201</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	179,200	188,240	199,201
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		147,200	303,440
	<b>Total Cash Inflow</b>	<b>259,200</b>	<b>335,440</b>	<b>502,641</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>147,200</b>	<b>303,440</b>	<b>470,641</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures













# FAMILY PICTURE

