

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



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Project verified by: Siddikur Rahman



### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Sanaulla</b>
Age	:	10-04-1983 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers 3 Sisters
Address	:	Vill: Dasshu Narayanpur, P.O: Bhawal Narayanpur-1730. P.S: Kapashia, 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>HAJERA</b>
(iii) Father's name	:	<b>LATE A: HAKI</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 05 (Female), Member ID: 1819, Group No: 09 Member since: 03/07/1992 (20 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		Mother
(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..	:	

## ***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	:	16 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712758138
Family's Contact No.	:	01710765027
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAJERA** 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 cow rearing business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABRINA DAIRY FARM</b>
Location	:	Dasshu Narayanpur, Kapashia.
Total Investment in BDT	:	BDT 5,40,000/-
Financing	:	Self BDT 4,40,000/- (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 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has four cow and one calf in his farm.</li><li>▪Average daily milk production is 15 liter and milk price is BDT 50/-.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Kitola Bazer, Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

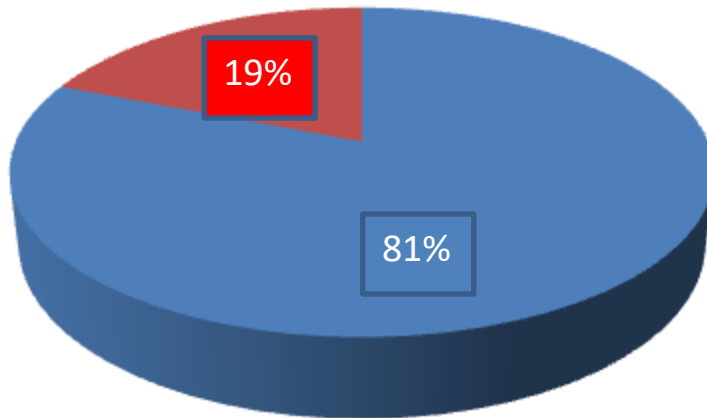
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 15 litre x 50/- per litre)	750	22,500	270,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	4	100,000	400,000	1	100,000	100,000	500,000
Calf	1	40,000	40,000	0	0	0	40,000
<b>Total</b>	<b>5</b>		<b>440,000</b>	<b>1</b>		<b>100,000</b>	<b>540,000</b>

## Source of Finance



- Entrepreneur's Contribution- 4,40,000
- Investor's Investment- 1,00,000
- Total Investment- 5,40,000

# Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 20 litre x 50/- per litre)	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,200	14,400	15,000	15,500
Mobile Bill		350	4,200	4,300	4,500
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,850</b>	<b>82,200</b>	<b>82,900</b>	<b>83,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>133,800</b>	<b>143,900</b>	<b>154,540</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	133,800	143,900	154,540
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		93,800	197,700
	<b>Total Cash Inflow</b>	<b>233,800</b>	<b>237,700</b>	<b>352,240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,800</b>	<b>197,700</b>	<b>312,240</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 16 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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# FAMILY PICTURE



# FAMILY PICTURE