

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

Project identification and prepared by: Md Razu Ahmed,  
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



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

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

Name	:	<b>SHOKCHAN</b>
Age	:	09-11-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	3 Brothers 01 Sister
Address	:	Vill: Barha, P.O: Barha. 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>GOURI RANI</b>
(iii) Father's name	:	<b>NITAI CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 04 (Female), Member ID: 6060, Group No: 06 Member since: 02-03-1989 (22 Years) First loan: BDT 1,500/-
Further Information:		Existing loan: 70,000 Outstanding loan: NIL
(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.	:	01824-803588
Family's Contact No.	:	01630-890954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOURI RANI** joined Grameen Bank since 28 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

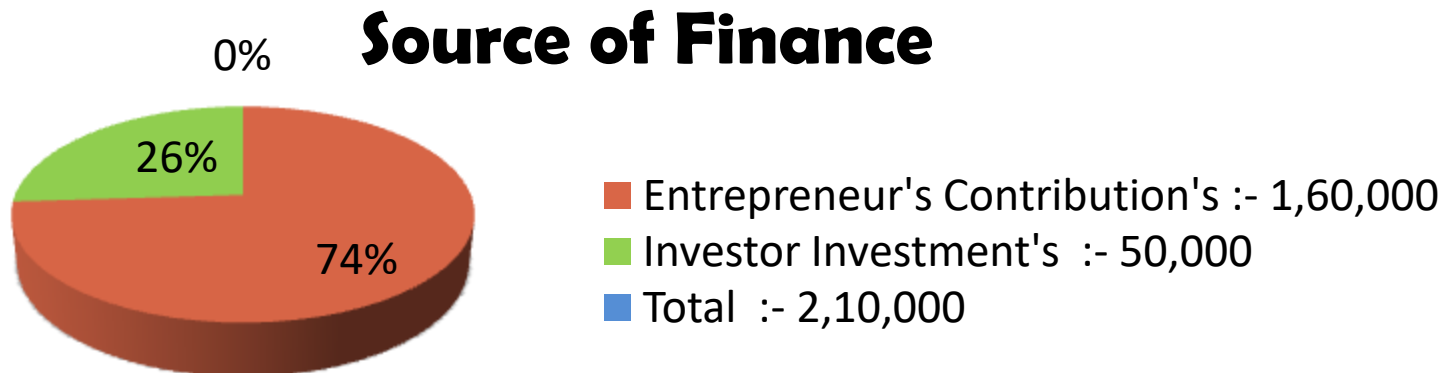
Business Name	:	<b>ADITTO DAIRY FARM</b>
Location	:	Barha, Nawabgonj
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 cow and one calf in his farm.</li><li>▪Average Daily milk production is 08 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 (10 x 60)	600	18,000	2,16,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	150	4,500	54,000
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</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	1	1,20,000	1,20,000	1	50,000	50,000	1,70,000
Calf	1	40,000	40,000	0	0	0	40,000
<b>Total</b>	<b>2</b>		<b>1,60,000</b>	<b>1</b>		<b>50,000</b>	<b>2,10,000</b>



## 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 (16x 60)	960	28,800	3,45,600	3,62,880	3,81,024
<b>Total Sales (A)</b>	<b>960</b>	<b>28,800</b>	<b>3,45,600</b>	<b>3,62,880</b>	<b>3,81,024</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>2,73,600</b>	<b>2,87,280</b>	<b>3,01,664</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>16,800</b>	<b>2,01,600</b>	<b>2,14,280</b>	<b>2,27,664</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	2,01,600	2,14,280	2,27,664
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,81,600	3,75,880
	<b>Total Cash Inflow</b>	<b>2,51,600</b>	<b>3,95,880</b>	<b>6,03,544</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,81,600</b>	<b>3,75,880</b>	<b>5,83,544</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: West Barha, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

