

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



Project identification and prepared by: Md.Shahidul Islam,  
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



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

Name	:	<b>MD.LITON</b>
Age	:	01-05-1994 (23 Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers 4 Sister
Address	:	Vill: West barha, P.O: barha . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>RAHELA KHATU</b>
(iii) Father's name	:	<b>MD.ANIS DEWAN</b>
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 34 (Female), Member ID: 2259/1, Group No: 02 Member since: 15-01-1997 (17 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: 16,000 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,	:	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.	:	01827-138663
Family's Contact No.	:	01876-900178
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHELA KHATUN** joined Grameen Bank since 20 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>LITON DAIRY FARM</b>
Location	:	East barha, Nawabgonj
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 3 Cow, 2 ox and a 1 Calf in his farm.</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>

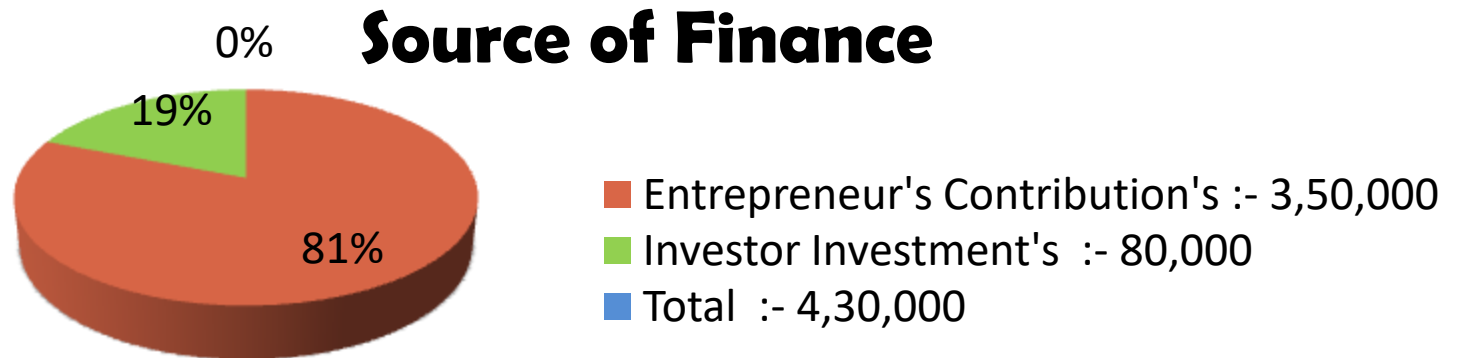
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10x60)	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	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80,000	2,40,000	1	80,000	80,000	3,20,000
Ox	2	45,000	90,000				90,000
Calf	1	20,000	20,000				20,000
<b>Total</b>			<b>3,50,000</b>			<b>80,000</b>	<b>4,30,000</b>

## Source of Finance



## 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 (16x60)	960	28,800	3,45,600	3,62,800	3,81,024
<b>Total Sales (A)</b>	<b>960</b>	<b>28,800</b>	<b>3,45,600</b>	<b>3,62,800</b>	<b>3,81,024</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	300	9,000	1,08,000	1,13,400	1,19,070
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>	<b>1,13,400</b>	<b>1,19,070</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>2,37,600</b>	<b>2,49,480</b>	<b>2,61,954</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	3,700	4,000
Transportation		1,000	12,000	12,000	12,000
<b>Total Fixed Cost</b>		<b>6,700</b>	<b>80,400</b>	<b>80,500</b>	<b>80,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,100</b>	<b>1,57,200</b>	<b>1,68,980</b>	<b>1,81,154</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)

<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	80,000		
1.2	Net Profit	1,57,200	1,68,980	1,81,154
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,25,200	2,62,180
	<b>Total Cash Inflow</b>	<b>2,37,200</b>	<b>2,94,180</b>	<b>4,43,334</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>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,25,200</b>	<b>2,62,180</b>	<b>4,11,334</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: Eastbarha, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

