

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



Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LOTFOR RAHMAN
Age	:	25-05-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 3 sisters
Address	:	Vill: Kanaiya ; P.O: kanaiya ;P.S: Gazipur Sadar ;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	:	MST. NILUFA BEGUM
(iii) Father's name	:	MD. ABUL KASHEN
(iv) GB member's info	:	Branch: Baria , Centre # 30 (Female), Member ID: 3643 , Group No: 01 Member since: 05-06-2009 (08 Years) First loan: BDT 10,000/- Last Loan : 30,000
Further Information:		Outstanding loan: 18500
(v) Who pays GB loan installment	:	Mother, 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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01850289635
Family's Contact No.	:	01799308445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	LOTFOR DAIRY FARM
Location	:	Kanaiya , Gazipur
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/- (from existing business) 67% Required Investment BDT 100,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow,Culf .▪Average % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop .▪Collects goods from ,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

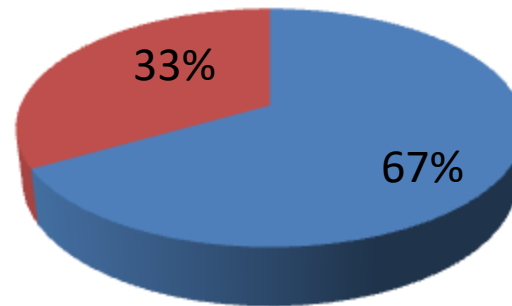
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Daily Sales(8 Litter*50=400)	450	13500	162000
	0	0	0
Total Sales (A)	450	13500	162000
Less Variable Expense			
Daily Sales(8 Litter*50=400)	450	13500	162000
Total variable Expense (B)	450	13500	162000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		5,900	70800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	130000	130,000	1	100,000	100,000	230,000
Claf	2	35000	70,000	0	31,500	0	70,000
	0	8000	0	0	210	0	0
Feeds	0	0	0	0	37,000	0	0
	0	0	0	0	170	0	0
	0	0	0	0	80	0	0
	0	0	0	0	0	0	0
	0	0	0	0	4,300	0	0
	0	0	0	0	0	0	0
	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
Total	4	0	200,000	1	0	100,000	300,000

Source of Finance

- Entrepreneur Contribution=200000
- Investors Investment=100000
- Total=300000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(11 Litter*50=550)	600	18000	216000	226800	238140
		0	0	0	0
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense			0		
Daily Sales(11 Litter*50=550)	600	18000	216000	226800	238140
			0		
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		6,300	75,600	76,700	77800
Net Profit (E)= [C-D]		11700	140400	150,100	160340
Investment Payback			40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	140400	150,100	160340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,400	210500
	Total Cash Inflow	240400	250500	370840
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	100,400	210500	330840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





