

Proposed NU Business Name: **TOYBOR RAHAMAN DAIRY FARM**

Project identification and prepared by: Mafuza Khatun,
Sokhipur Unit, Sokhipur

Project verified by: Md Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	TOYBOR RAHAMAN
Age	:	02-10-1986 (31 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son 01 Doughter
No. of siblings:	:	Brother & Sister
Address	:	Vill: Kitton Khola P.O: Kochuia, P.S: Sokhipur, Dist: Tangali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHUFIA KHATUN
(iii) Father's name	:	DELOWER HOSSEN
(iv) GB member's info	:	Branch: Gojaria Sokhipur, Centre # 26 (Female), Member ID: 3166, Group No: 02 Member since: 2014-2017 (03 Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 10760 /-
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-919772
Mother's Contact No.	:	01777-577076
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Sokhipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUFIA KHATUN joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOYBOR RAHAMAN DAIRY FARM
Location	:	Shokhipur
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

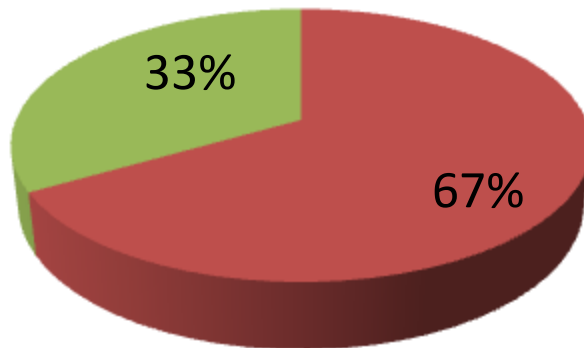
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 x 50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000				50000
Calf	1	30000	30,000	0	0	0	30,000
Small Calf	1	20000	20000	1		50,000	70000
			100000			50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (14 x 50)	700	21,000	252,000	264,600
Calf Sale			25,000	25,000
Total Sales (A)	700	21,000	277,000	289,600
Less. Variable Expense				
Straw, Bran, Medicine etc	200	6,000	72,000	75,600
Total variable Expense (B)	200	6,000	72,000	75,600
Contribution Margin (CM) [C=(A-B)]	500	15,000	205,000	214,000
Less. Fixed Expense				
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Electricity Bill		300	3,600	4,000
Total Fixed Cost		5,600	67,200	68,000
Net Profit (E) [C-D]		9,400	137,800	146,000
Investment Payback			30,000	30,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	137,800	146,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		107,800
	Total Cash Inflow	187,800	253,800
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	107,800	223,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE