

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



Project identification and prepared by: M H Sweet,  
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Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MD. TUTUL AHMED</b>
Age	:	01-05-1988 (29 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: North Sreepur, P.O: Sreepur, P.S: Sreepur, 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>MST. ZOSNA BEGUM</b>
(iii) Father's name	:	<b>ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Tengra, Centre # 65 (Female), Member ID: 4383/1, Group No: 02 Member since: 1995-2005 (10 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: nil
(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 UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes (Servicing)
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business He has no training.
Other Own/Family Sources of Income	:	Servicing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-258920
Family's Contact No.	:	01732-957604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ZOSNA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

## Proposed Nobin Udyakta Business Info

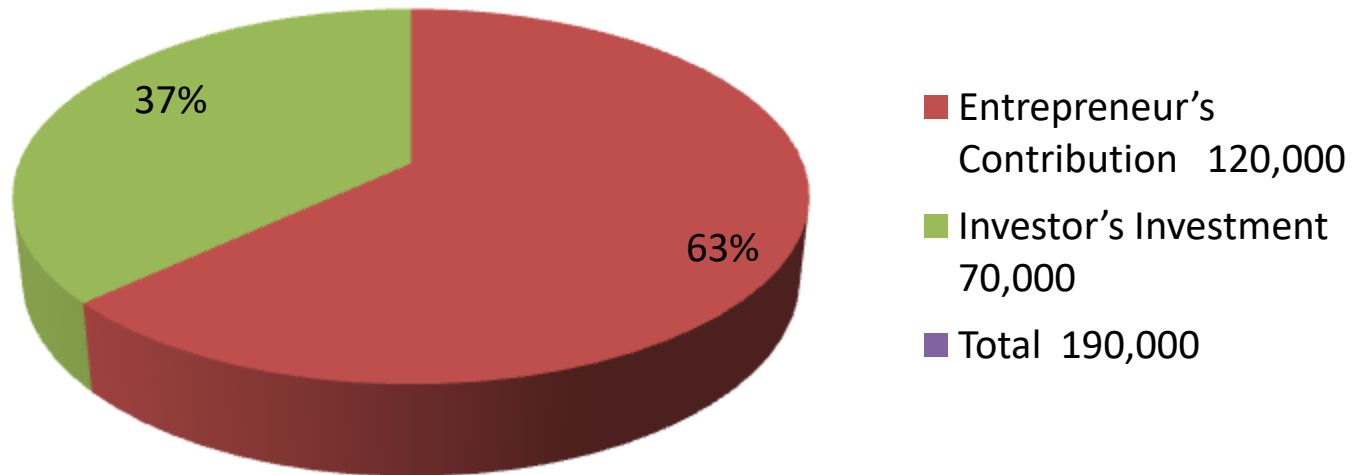
Business Name	:	<b>TUTUL DAIRY FARM</b>
Location	:	North Sreepur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,20,000(from existing business) 63% Required Investment BDT 70,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 10 ft. = 100 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up for investment in cow rearing</li><li>▪Average daily milk production 6 litre and milk price is 60 per litre.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The place is own.</li><li>▪Collects goods from local area.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Milk	360	10800	129600
	0	0	0
<b>Total Sales(A)</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine	54	1620	19440
<b>Total Variable Expense</b>	<b>54</b>	<b>1620</b>	<b>19440</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>306</b>	<b>9180</b>	<b>110160</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>5400</b>	<b>64800</b>
<b>Net Profit (E)= [C-D]</b>		<b>3780</b>	<b>45360</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	40,000	120,000	1	70,000	70,000	190,000
			<b>120,000</b>			<b>70,000</b>	<b>190,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	540	16200	194400	204120	214326
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	81	2430	29160	30618	32149
<b>Total Variable Expense</b>	<b>81</b>	<b>2430</b>	<b>29160</b>	<b>30618</b>	<b>32149</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>459</b>	<b>13770</b>	<b>165240</b>	<b>173502</b>	<b>182177</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>76800</b>	<b>77320</b>	<b>77846</b>
<b>Net Profit (E)= [C-D]</b>		<b>7370</b>	<b>88440</b>	<b>92862</b>	<b>97505</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	88,440	92862	97505.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60440	125302
	<b>Total Cash Inflow</b>	<b>158,440</b>	<b>153,302</b>	<b>222,807</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,440</b>	<b>125,302</b>	<b>194,807</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures







