

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



Project identification and prepared by: Md, Mafuja Khatun  
Sokhipur.

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>KHALIL MIA</b>
Age	:	10-01-1987 (30Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Sarasiya ,kaiyaP.O: kochua P.S: Sokhipur Dist: Tangail
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>MANIK JAN</b> <input type="checkbox"/>
(iii) Father's name	:	<b>ABUL KASHEM</b>
(iv) GB member's info	:	Branch :, kochua, Sokhipur Centre 01 (Female), Member ID: 1104/2 , Group No: 04 Member since: 1-1-2004-2015( 11 years) First loan: BDT 3000 Existing loan: BDT 10,000, Outstanding Loan:0
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	04 experience in running business. 04 Years in own business She has 04 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754523951
Family's Contact No.	:	01734264232
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MANIK JAN** joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

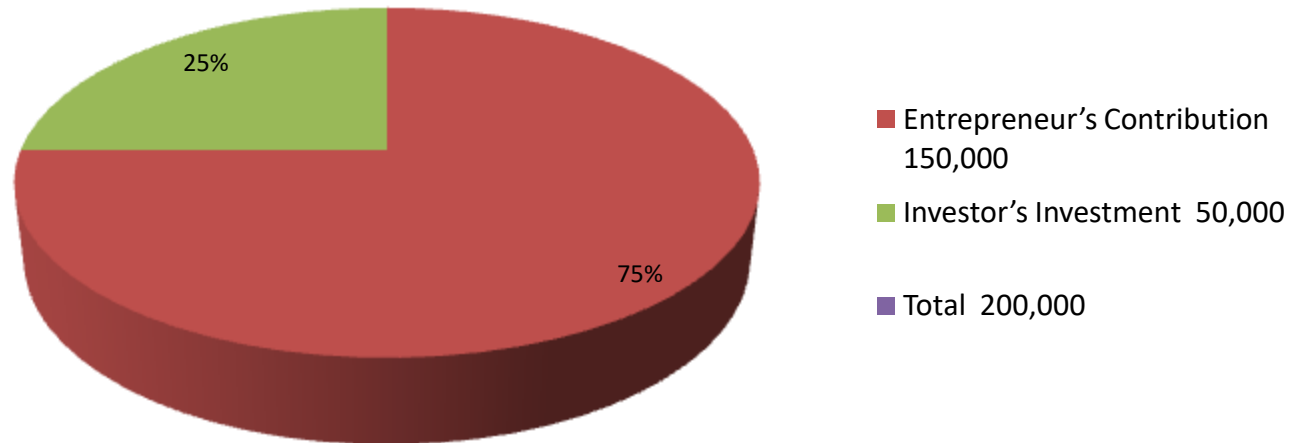
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SATHI DAIRY FARM</b>
Location	:	Sarasiya
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft=240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has 1 cow and 1 calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Borochowna.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (11x60)	420	12600	151200
		0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Milk (11x60)	59	1764	21168
Total Variable Expense	59	1764	21168
Contributon Margin (CM) [C=(A-B)]	361	10836	130032
Less Fixed Expense			
Rent		0	0
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4836	58032

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	75000	150000	1	50000	50,000	200,000
	2	75000	150,000	1	50000	50,000	200000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk (11x60)	660	19800	237600	249480	261954
<b>Total Sales(A)</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
<b>Total Variable Expense</b>	<b>92</b>	<b>2772</b>	<b>33264</b>	<b>34927.2</b>	<b>36674</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>568</b>	<b>17028</b>	<b>204336</b>	<b>214552.8</b>	<b>225280</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		600	7200	86400	1036800
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>146400</b>	<b>1096800</b>
<b>Net Profit (E)= [C-D]</b>		<b>11028</b>	<b>132336</b>	<b>138952.8</b>	<b>145900</b>
<b>Investment Pay Back</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	132,336	138952.8	145900.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112336	231288.8
	<b>Total Cash Inflow</b>	<b>182,336</b>	<b>251,289</b>	<b>377,189</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)	20000	20000	20000
	<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>112,336</b>	<b>231,289</b>	<b>357,189</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 04 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

