

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



Project identification and prepared by: Md. Rafiqul Islam  
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>SREE ASHIM CHANDRA ROBIDAS</b>
Age	:	01-01-1995(23Years)
Education, till to date	:	Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother, 03Sisters
Address	:	Vill: Baniajan, P.O:Shimulbari, P.S: Dhunat ,Dist: Bogra
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>NOGEN ROBIDAS</b>
(iii) Father's name	:	<b>GITA RANI</b>
(iv) GB member's info	:	Branch: Gosaibari, Dhunat, Centre # 25(Female), Member ID: 2453, Group No: 04 Member since: 20-02-2012(06Years) First loan: BDT 7,000 /-
Further Information:		Outstanding loan: 11,744
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-443687
Family's Contact No.	:	01780-537687
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GITA RANI** joined Grameen Bank since 06 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

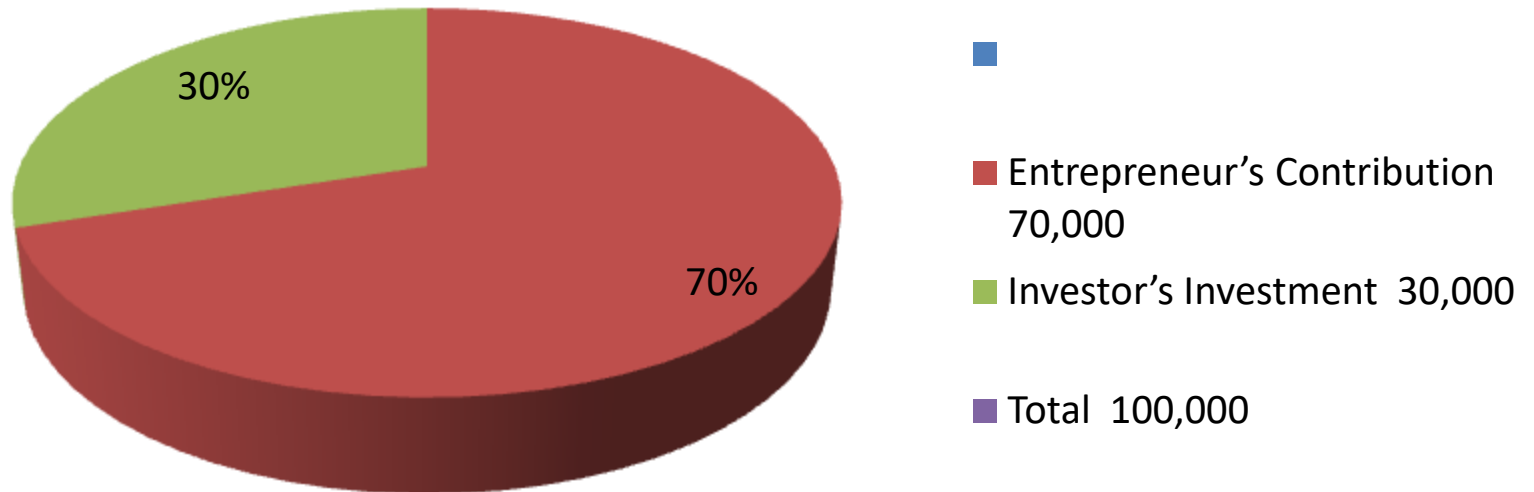
Business Name	:	<b>GITA DAIRY FARM</b>
Location	:	Vill: Baniajan, P.O:Shimulbari, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 1,00000/-
Financing	:	Self BDT 70,000/- (from existing business) 70% Required Investment BDT 30,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	6 ft x 8 ft= 48 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The farm is own</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	200	6,000	72,000
<b>Total Sales (A)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Variable Expense</b>			
Milk	40	1,200	14,400
<b>Total variable Expense (B)</b>	<b>40</b>	<b>1,200</b>	<b>14,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		-	0
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	-4
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,596</b>
<b>Net Profit (E) [C-D]</b>		<b>500</b>	<b>6,004</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bull	45,000	0	45,000
Calf	25,000	0	25,000
Haifer	0	30,000	30,000
<b>Total</b>	<b>70,000</b>	<b>30,000</b>	<b>100,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Variable Expense</b>	<b>6600</b>				
Milk	60	1,800	21,600	22,680	23,814
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>	<b>22,680</b>	<b>23,814</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>90,720</b>	<b>95,256</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>	<b>51,600</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,900</b>	<b>34,800</b>	<b>39,120</b>	<b>43,656</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</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	34,800	39,120	43,656
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		62,800	89,920
	<b>Total Cash Inflow</b>	<b>104,800</b>	<b>101,920</b>	<b>133,576</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,800</b>	<b>89,920</b>	<b>121,576</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01, 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; Baniajan,  
Gosaibari,Dhunat,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

