

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



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Project verified by: Md Sirajul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	BADSHA
Age	:	15-06-1986 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Khatia, P.O:Solla. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOMOLA BEGUM
(iii) Father's name	:	MD.KHALIL
(iv) GB member's info	:	Branch: Solla Nawabgonj, Centre # 15 (Female), Member ID: 1522, Group No: 01 Member since: 01-01-1988 (29Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 50,000 Outstanding loan: BDT:44323/-
(v) Who pays GB loan installment	:	N/A
(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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01852-847639
Family's Contact No.	:	01849-323173
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMOLA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

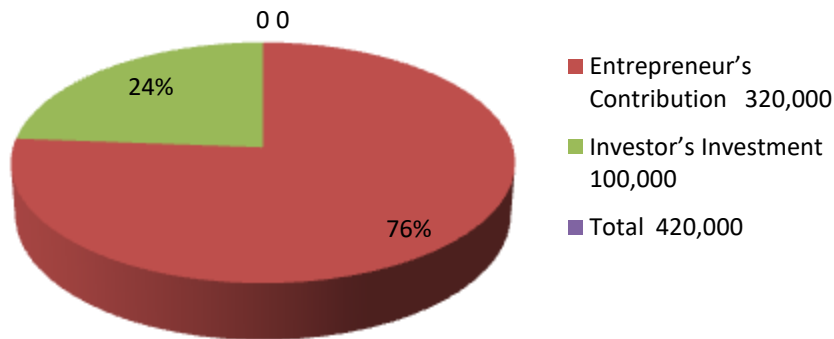
Proposed Nobin Udyokta Business Info

Business Name	:	BADSHA DAIRY FARM
Location	:	Noadda, Nawabgonj
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,20,000/- (from existing business) 64% Required Investment BDT 1,00,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has 3 cow and 5 calf in his farm.▪ Average Daily milk production is 10 liter and milk price is BDT 60.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Shivrampur & Joypara Hat.▪ Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk(10X60)	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc		6000	72000
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]		12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5900	70800
Net Profit (E)= [C-D]		6100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60,000	1,80,000	2	50,000	1,00,000	2,80,000
Ox	3	20,000	60,000	0	0	0	60,000
Calf	2	40,000	80,000				80,000
Total	3		3,20,000	1		1,00,000	4,20,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(15x60)	900	27000	324000	340200	357210
	0	0	0	0	0
Total Sales(A)	900	27000	324000	340200	357210
Less Variable Expense (B)					
Straw, Bran, Medicine etc	235	7050	84600	88830	93272
Total Variable Expense	235	7050	84600	88830	93272
Contributon Margin (CM) [C=(A-B)]	665	19950	239400	251370	263939
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6900	82800	83800	84830
Net Profit (E)= [C-D]		13050	156600	164430	172652
Investment Pay Back			40,000	40,000	40,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	156,600	164430	172651.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116600	241030
	Total Cash Inflow	256,600	281,030	413,682
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	40,000	40,000
3	Net Cash Surplus	116,600	241,030	373,682

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Solla, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest



