

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



Project identification and prepared by: Md. Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOFIZUL ISLAM
Age	:	15-11-1983 (32 Years)
Education, till to date	:	B.A Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Chechua , P.O: Elenga, P.S: Kalihati 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	:	JOMILA
(iii) Father's name	:	MD ABDUL KORIM
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 24 (Female), Member ID: 2598, Group No: 05 Member since: 10-10-1993 (21 Years) First loan: 4,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 20,640
(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	:	Four years experience in running business. He worked with his father and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-403442
Mother Contact No.	:	01710-174741
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jomila was a member of Grameen Bank since 21 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, home development and cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	TALUKDER DAIRY FARM
Location	:	Mosinda, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	36 ft x 14 ft= 504 square ft
Implementation	:	<ul style="list-style-type: none"> ▪Currently run a dairy farm. Existing three cows, one ox and three calf in this business. ▪Milk Production of each cow is 7 liters per day on an average. ▪Selling price of milk is 42 taka per liter. ▪After getting equity fund two Australian cow will be purchased. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪Collects feed from Elenga and cow from Pabna ▪Agreed grace period is 4 months.

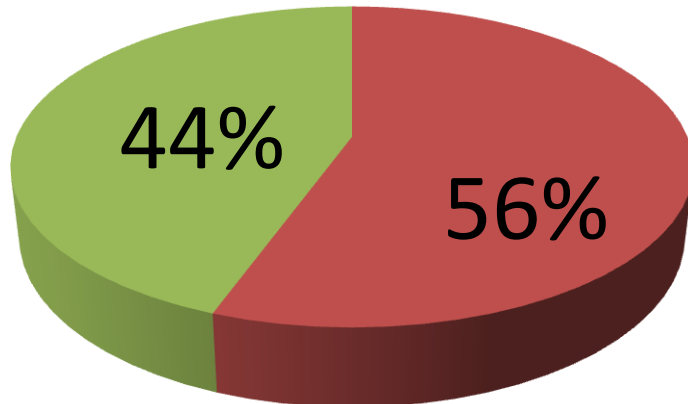
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (7 litre x 3 x 42)	882	26,460	317,520
Total Sales (A)	882	26,460	317,520
Less. Variable Expense			
Straw, Bran, Khoil, Salt etc	420	12,600	151,200
Total variable Expense (B)	420	12,600	151,200
Contribution Margin (CM) [C=(A-B)]	462	13,860	166,320
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Doctor and Medicine		500	6,000
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		7,060	84,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (Frisian2) (Deshi 1)	1,80,000	-	1,80,000
Ox (1)	30,000	-	30,000
Calf(3)	20,000	-	20,000
Australian Cow (2)	-	2,00,000	2,00,000
Feed (Straw, Bran, Salt, Khoil etc)	20,000	-	20,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (7 litre x 5 x 42)	1,470	44,100	529,200	555,660	583,443
Calf and ox sale		3,500	42,000	42,000	42,000
Total Sales (A)	1,470	47,600	571,200	597,660	625,443
Less. Variable Expense					
Straw, Bran, Khoil, Salt etc	720	21,600	259,200	272,160	285,768
Total variable Expense (B)	720	21,600	259,200	272,160	285,768
Contribution Margin (CM) [C=(A-B)	750	26,000	312,000	325,500	339,675
Less. Fixed Expense					
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		400	4,800	5,200	5,500
Transportation		800	9,600	11,500	13,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,800	3,200
Doctor and Medicine		700	8,400	9,000	9,500
Total Fixed Cost		11,600	139,200	143,000	146,700
Net Profit (E) [C-D)		14,400	172,800	182,500	192,975
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	172,800	182,500	192,975
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92,800	195,300
	Total Cash Inflow	372,800	275,300	388,275
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	92,800	195,300	308,275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality Milk;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



































FAMILY PICTURE

