



Grameen kalyan

Proposed NU Business Name : Hasan Dairy Farm



BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	960	28,800	268,800	1,056	31,680	295,680	1,162	34,848	325,248
Calves Sales			90,000			99,000			108,900
Cow Dung Sales	30	900	10,800	30	900	10,800	30	900	10,800
(A) Total Revenue	990	29,700	369,600	1,086	32,580	405,480	1,192	35,748	444,948
Less: Cost of sales									
(B) Cost of Sales (cow food)	450	13,500	162,000	473	14,175	170,100	441	14,884	178,605
Gross profit (GP) [C=(A-B)]	540	16,200	207,600	614	18,405	235,380	751	20,864	266,343
Less: Operating Costs:									
Electricity bill		300	3,600		330	3,960		363	4,356
Transportation		400	4,800		440	5,280		484	5,808
Doctors and Medicine		900	10,800		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary-self		4,000	48,000		4,000	48,000		4,000	48,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		200	2,400		200	2,400		200	2,400
<i>Total Operating Cost (D)</i>		6,100	73,200		7,300	87,600		7,388	88,656
(C-D) Net Profit:		10,100	134,400		11,105	147,780		13,476	177,687
Retained Income:			134,400			147,780			177,687

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	-	107,400	373,280
Capital Infusion by UDYOKTA	5,000	-	-
Capital infusion by Investor	130,000	-	-
Sales	369,600	405,480	444,948
Total Receipts	504,600	512,880	818,228
Cash Outflow :			
Cow Purchase	110,000		
Cost of goods sold	162,000	170,100	178,605
Operating expenses	73,200	87,600	88,656
Payback to investor	52,000	52,000	52,000
Total payment	397,200	139,600	140,656
Closing Balance	107,400	373,280	677,572

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening & Milky Cow.<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 28th Ex. SB Design Lab on 27th July ,
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Thank you

Existing Shade













Bio-gas plant



NU With his Father & Mother



Nu With his Mother

