

SUNNY DAIRY FARM



Project identification by: Md Nurul Islam
Project prepared by: Md. Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUNNY RAHMAN
Age	:	15-02-1993 (22 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Present Address	:	Vill: Domni Noya para P.O: Tolna P.S: Khilkhet 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	:	MOST. HELENA BEGUM
(iii) Father's name	:	MD RUP MIA
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 19 (Female), Member ID: 2313/1, Group No: 02 Member since: 02-05-1994 (20 Years) First loan: BDT 5,000
Further Information:	:	Existing loan: BDT 1,50,000 Outstanding loan: BDT 1,32,000
(v) Who pays GB loan installment	:	Entrepreneur : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Eight years experience in running business. He has six month training from Jobo unnoyon.
Other Own/Family Sources of Income	:	Father's Income (land business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-587217
Father Contact No.	:	01910-787332
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rehena begum is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Most. Rehena begum gradually took loan from GB. Utilize loan in her husband land business. She purchase a land and made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	SUNNY DAIRY FARM
Location	:	At entrepreneur own house Domni, Khilkhet, Dhaka
Total Investment in BDT	:	8,50,000 taka
Financing	:	Self BDT 5,50,000 (from existing business) 65% Required Investment BDT 3,00,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	12,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy farm. Existing five cow and five calf in this business.▪Milk Production is 50 liters per day on an average.▪Selling price of milk is 60 taka per liter.▪After getting equity fund two Australian cow will be purchased.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪Agreed grace period is 4 months.

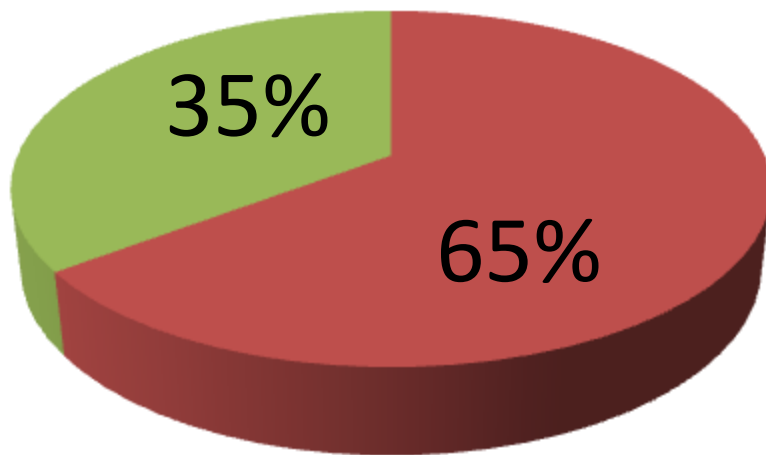
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (5 cow x 10 liters=50 liters x 60 TK)	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bran, broken rice, Straw, Husk, Salt, Khoil etc	1,950	58,500	702,000
Total variable Expense (B)	1,950	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		8,000	96,000
Salary (2 staff x 5,000)		10,000	120,000
Guard		200	2,400
Medicine & Others		500	6,000
Total fixed Cost (D)		19,600	235,200
Net Profit (E) [C-D]		11,900	142,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (5 x 80,000)	4,00,000	2,50,000	6,50,000
Calf (5 x 25,000)	1,25,000	-	1,25,000
Food & Medicine	15,000	50,000	65,000
Shed	10,000	-	10,000
Total	5,50,000	3,00,000	8,50,000

Source of Finance



- Entrepreneur's Contribution 550,000
- Investor's Investment 300,000
- Total 850,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (7 cow x 10 liters=70 liters x 60 TK)	4,200	126,000	1,512,000	1,503,000	1,500,000
Calf sale				60,000	70,000
Total Sales (A)	4,200	126,000	1,512,000	1,563,000	1,570,000
Less. Variable Expense					
Bran, broken rice, Straw, Husk, Salt, Khoil etc	2,400	72,000	864,000	870,000	874,000
Total variable Expense (B)	2,400	72,000	864,000	870,000	874,000
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	693,000	696,000
Less. Fixed Expense					
Electricity Bill		700	8,400	8,500	9,000
Mobile bill & SMS Monitoring		400	4,800	5,000	5,200
Salary (self)		12,000	144,000	144,000	144,000
Salary (2 staff x 6,000)(1 x 5000)		17,000	204,000	204,000	205,000
Guard		200	2,400	2,500	2,600
Medicine & Others		600	7,200	7,800	8,300
Non Cash Item					
Depreciation		100	1,200	1,200	1,200
Total Fixed Cost		31,000	372,000	373,000	375,300
Net Profit (E) [C-D]		23,000	276,000	320,000	320,700
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	276,000	320,000	320,700
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		25,200	226,400
	Total Cash Inflow	577,200	346,400	548,300
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan	132,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	552,000	120,000	120,000
3	Net Cash Surplus	25,200	226,400	428,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

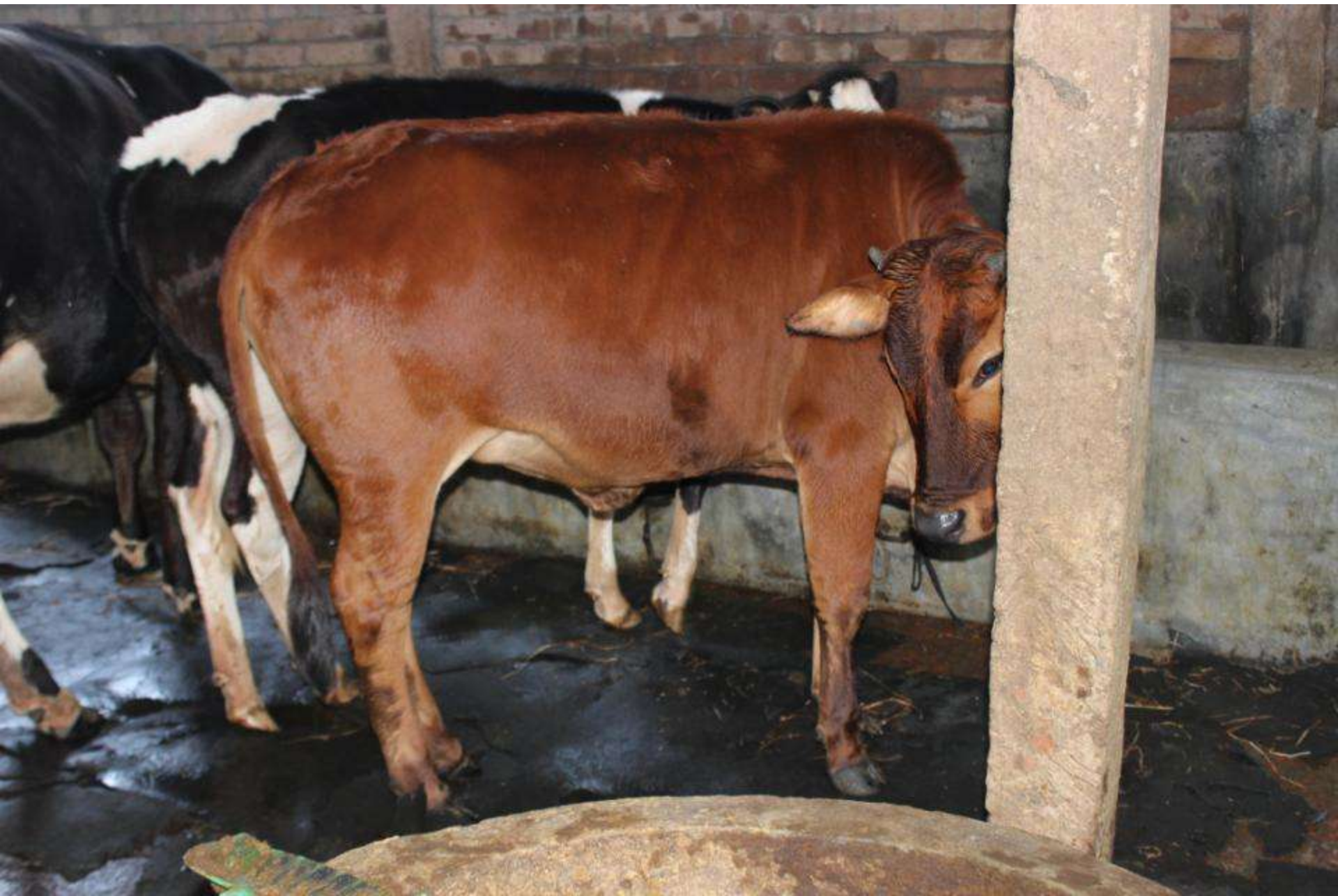
OPPORTUNITIES

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

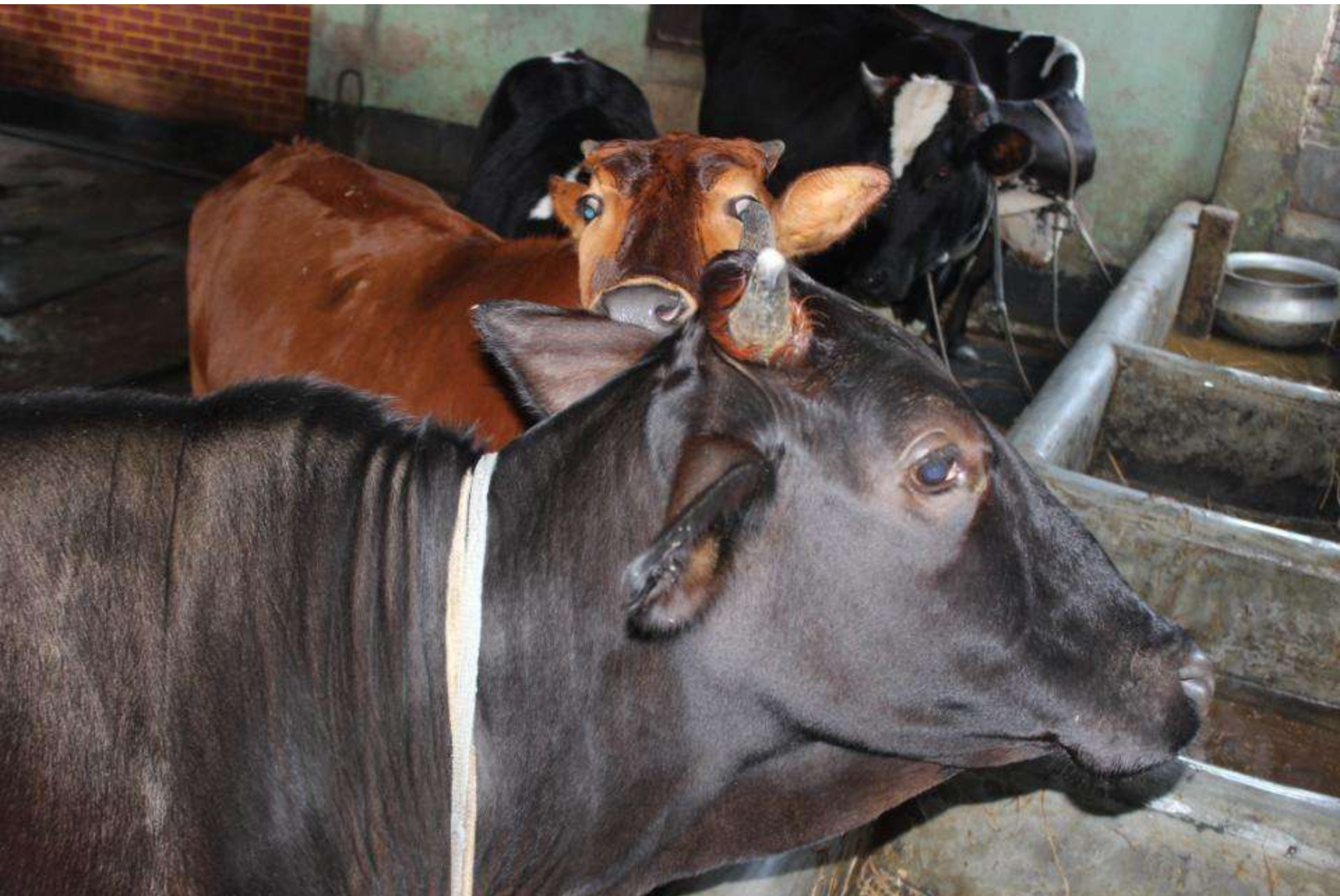
THREATS

Cattle related diseases
Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

