

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



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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>LAILY BEGUM</b>
Age	:	16-11-1986 (29 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sisters
Address	:	Vill: Muradpur, P.O: Maddopara, P.S: Kaliakoir, Dist: Gazipur
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>SHAHANAJ BEGUM</b>
(iii) Father's name	:	<b>MD NUR ISLAM</b>
(iv) GB member's info	:	Branch: Muradpur; Centre # 68 (Female), Member ID: 7466/3, Group No: 03 Member since: 20-01-1998 (18 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 11,640/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-509798
Mother's Contact No.	:	01760-711963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Kaliakoir

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHANAJ BEGUM** joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LABIB DAIRY FARM</b>
Location	:	Muradpur, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 2,500/-
Proposed Salary	:	BDT 4,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪She has two cow in her farm.</li><li>▪Average daily milk production is 5 liter per day and price is BDT 55.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Kaliakoir.</li><li>▪Agreed grace period is 3 months.</li></ul>

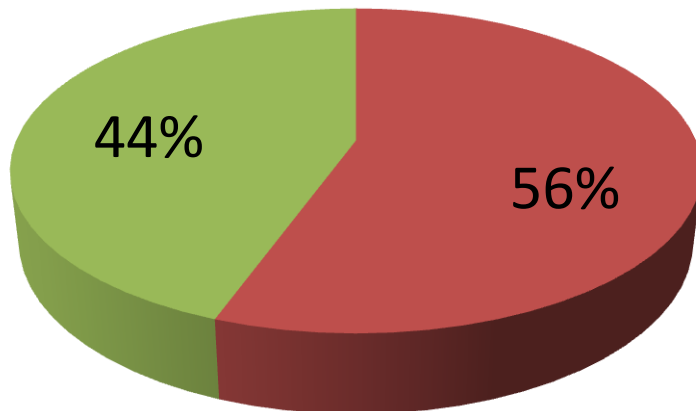
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (5 x 55)	275	8,250	99,000
<b>Total Sales (A)</b>	<b>275</b>	<b>8,250</b>	<b>99,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>195</b>	<b>5,850</b>	<b>70,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		100	1,200
Transportation		200	2,400
Salary (self)		2,500	30,000
<b>Total fixed Cost (D)</b>		<b>2,800</b>	<b>33,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,050</b>	<b>36,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mik Cow	1	60000	60,000	1	80000	80,000	140,000
Cow	1	30000	30,000	0	0	0	30,000
Calf	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>3</b>		<b>100,000</b>	<b>1</b>		<b>80,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Milk (11 x 55)	605	18,150	217,800	228,690
Calf Sale			15,000	15,000
<b>Total Sales (A)</b>	<b>605</b>	<b>18,150</b>	<b>232,800</b>	<b>243,690</b>
<b>Less. Variable Expense</b>				
Straw, Bran, Medicine etc	190	5,700	68,400	71,820
<b>Total variable Expense (B)</b>	<b>190</b>	<b>5,700</b>	<b>68,400</b>	<b>71,820</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>415</b>	<b>12,450</b>	<b>164,400</b>	<b>171,870</b>
<b>Less. Fixed Expense</b>				
Mobile Bill		200	2,400	3,000
Transportation		300	3,600	4,000
Salary (self)		4,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>4,500</b>	<b>54,000</b>	<b>55,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,950</b>	<b>110,400</b>	<b>116,870</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	110,400	116,870
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		62,400
	<b>Total Cash Inflow</b>	<b>190,400</b>	<b>179,270</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,400</b>	<b>131,270</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























# FAMILY PICTURE

