

Tanbir Dairy Farm



Nu Identified and PP Prepared by :
Tanbidul Islam

Verified By: **Md. Nazrul Islam**

Presented by
Md. Azad Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Azad Hossain
Age	:	10 July 1984 (30 years)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rahima Begum
(iii) Father's name	:	Mr. Late. Nazir Ahmmed
(iv) GB member's info	:	Branch: Sonapur Centre 9/ma Group no: 01, Loan no.1155, Member since :29/05/1993 First loan: Tk. 2000 Existing loan: N/A Outstanding: N/A Last Loan: Tk. 15000/-
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Dairy Farm
Business Experiences and Training Info (formal training)	:	07 Years Youth Development Department (07-03-2007 to 31-03-2007) on Dairy Farming & agro-affaires.
Other Own/Family Sources of Income	:	Fish farm & Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1993 (21 years). At first She took 2000/- from GB and loan utilized by her husband. NU was invested GB Loan in his Cow farm. They also bought some agro- land and build bio gas plant. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tanbir Dairy Farm
Address/ Location	:	65 no Uttor Dorbeshpur, Baluya-Chowmohoni, Ramgonj.
Total Investment in BDT	:	7,00,000 Tk
Financing	:	Self BDT 4,00,000/- (from existing business) 57 % Required Investment BDT 3,00,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	12,000/-
Proposed Salary	:	12,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	35%
(ii) Estimated % of proposed gross profit margin	:	35%
(iii) Agreed grace period	:	05 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income from milk	2700	81000	972000
<i>Less: Cost of sales (feed)</i>	1700	51000	612000
Gross Profit (C) [C=(A-B)]	1000	30000	360000
Less: Operating Costs			
Electricity bill		600	7200
Transportation cost		1000	12000
Medicine & Doctors fee		1000	12000
Mobile bill		300	3600
Present salary/Drawings- self		12000	144000
Salary /Employee(1)		5000	60,000
Others cost		200	2400
Non Cash Item:			
Depreciation Expenses		291	3492
Total Operating Cost (D)		20391	244692
Net Profit (C-D):		9609	115308

- 1 Liter- 60 Taka
- Sale- 45 Kg per day

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u>			
1. Cow -3 (with calf) * 90000 = 270000/-	400000/-		
2. Cow - 1* 70000 = 70000/-			
3. Two calves = 40000/-			
4. cow shed = 10000/-			
5. Water motor+ Fan(2) = 10000/-			
<u>Proposed</u>			
1 . Cow – with calf (2*100000) = 200000/-		300000/-	
2. Shed servicing = 100000/-			
Total Capital	400000/-	300000/-	700000/-

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
Estimated Sales	3600	108000	1296000	3800	114000	1368000	4000	120000	1440000
<i>Less: cost of sales (B)</i>	2400	72000	864000	2500	75000	900000	2600	78000	936000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1300	39000	468000	1400	42000	504000
Less: Operating Costs									
Electricity bill		600	7200		600	7200		650	7800
Transportation cost		1200	12000		1200	12000		1200	12000
Medicine & Doctors fee		1500	12000		1500	12000		1500	12000
Mobile bill		500	3600		500	3600		500	3600
Present salary/Drawings-self		12000	144000		13000	156000		13000	156000
Salary /Employee(1)		5000	60000		5000	60000		6000	72000
Others cost		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		621	7452		621	7452		621	7452
Total Operating Cost (D)		21621	259452		22621	271452		23671	284052
(Net Profit C-D) :		14379	172548		16379	196548		18329	219948
Pay back			120000			120000			120000
Retained Income:			52548			76548			99948

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit (Ownership Tr. Fee added back)	172548	196548	219948
1.3	Depreciation (Non cash item)	7452	7452	7452
1.4	Opening Balance of Cash Surplus		60000	144000
	Total Cash Inflow	480000	264000	3714400
2.0	Cash Outflow			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	60000	144000	251400

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Business man in locality.
- ✓ Provide quality Milk.
- ✓ Skill & Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Unavailability of food
- ✓ Transportation cost.

OPPORTUNITIES

- ✓ Demand of Personal as well as market.
- ✓ Near to Ramgonj & Baluya -chowmohoni Bazar.

THREATS

- ✓ Load shading.
- ✓ Scarcity of Medicine& Vaccine.





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For Further Information

Grameen Trust

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