



Grameen kalyan

Proposed NU Business Name : Snighdha Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Samsuzzaman Sahin Vill: Hogla, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	1 (Daughter)
No. of siblings:	:	1 (One) brother and 3 (Three) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Halima Nesa Md. Kamruzzaman Seikh Branch: Kumarkhali, Group #01, Centre# 67/M, Loan no. 7892 Member since: 2004 , First loan: Tk. 4,000, Last GB loan: 34,000, Outstanding: All Paid Entrepreneur No Nil Nil Nil

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has Ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Farm, Rice Mill.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713914590
National ID number	:	5017143533486
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 4,000 (Four thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Snighdha Dairy Farm.
Address/ Location	:	Vill: Hogla , Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 5,75,000
Financing	:	Self financing: BDT: 3,75,000 Required Investment: BDT: 2,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ I have already had two milky cow and now I want to buy two more @ BDT. 1,00,000/- each. ➤ Per year got a calves by a milky cow. ➤ Milk production is estimated to be 12 lit./per day/cow; ➤ Feeding cost of each cow= BDT 200/day/cow; ➤ Estimated selling price of milk = BDT 35/Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is as soon as possible.

Existing Business Info

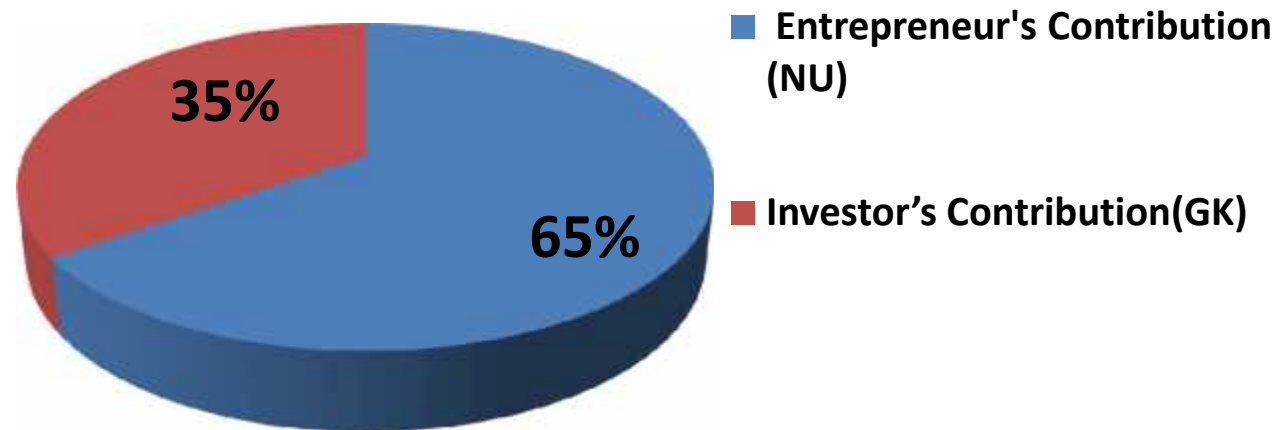
Particulars	Year 1 (BDT)		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	840	25,200	235,200
Calves Sales			50,000
Cow Dung Sales	20	600	7,200
(A) Total Revenue	860	25,800	292,400
Less: Cost of sales			
(B) Cost of Sales (cow food)	400	12,000	144,000
Gross profit (GP) [C=(A-B)]	460	13,800	148,400
<u>Less: Operating Costs:</u>			
Electricity bill		100	1,200
Transportation		300	3,600
Doctors and Medicine		250	3,000
Mobile bill		250	3,000
Other Expenses		200	2,400
Total Operating Cost (D)		1,100	13,200
(C-D) Net Profit:		12,700	135,200
Retained Income:		12,700	135,200

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
1	2	3	4	5=(2+3+4)
Investments in different categories:				
Cow Shade	50,000	-	-	150,000
Cost of 4 Milky cow (Price Per cow 1,00,000)	200,000	-	200,000	400,000
Fan 02 Pcs	2,500	2,500	-	5,000
Water supply motor & Fittings	10,000	-	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	362,500	12,500	200,000	575,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	375,000	65
Investor's Contribution(GK)	200,000	35
Total Investment	575,000	100



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	1,680	50,400	470,400	1,848	55,440	517,440	2,033	60,984	569,184
Calves Sales			100,000			100,000			100,000
Cow Dung Sales	40	1200	14,400	40	1200	14,400	40	1200	14,400
(A) Total Revenue	1,720	51,600	584,800	1,888	56,640	631,840	2,073	62,184	683,584
Less: Cost of sales									
(B) Cost of Sales (cow food)	800	24,000	288,000	840	25,200	302,400	441	26,460	317,520
Gross profit (GP) [C=(A-B)]	920	27,600	296,800	1,048	31,440	329,440	1,632	35,724	366,064
Less: Operating Costs:									
Electricity bill		400	4,800		440	5,280		484	5,808
Transportation		500	6,000		550	6,600		605	7,260
Doctors and Medicine		2000	24,000		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		300	3,600		300	3,600		300	3,600
Total Operating Cost (D)		7,500	90,000		7,620	91,440		7,730	92,760
(C-D) Net Profit:		20,100	206,800		23,820	238,000		27,994	273,304
Retained Income:			206,800			238,000			273,304

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
<i>Cash inflow:</i>			
Opening Balance	12,500	130,500	590,900
Capital Infusion by UDYOKTA	-	-	-
Capital infusion by Investor	200,000	-	-
Sales	584,800	631,840	683,584
Total Receipts	797,300	762,340	1,274,484
<i>Cash Outflow :</i>			
Cow Purchase	200,000		
Cost of goods sold	296,800	329,440	366,064
Operating expenses	90,000	91,440	92,760
Payback to investor	80,000	80,000	80,000
Total payment	666,800	171,440	172,760
Closing Balances	130,500	590,900	1,101,724

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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade inside















(Nu With his Father & Mother)



NU With his Mother



Thank You

