

**Proposed NU Business Name: ADITYA DAIRY FARM**



Project identification and prepared by: Md Shahidul Islam  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SREE TOTON KUMAR HALDER</b>
Age	:	01-11-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers and 03 Sisters
Address	:	Vill: Chaksinga P.O: Arani P.S: Bagha, Dist: Rajshahi
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>SREEMOTI SUNITA RANI HALDER</b>
(iii) Father's name	:	<b>SREE NORESH CHANDRA HALDER</b>
(iv) GB member's info	:	Branch : Chaksinga , Centre: 08 (Female), Member ID: 3700 , Group No: 09 Member since: 23-11-2006 (10 Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 10000 Outstanding loan: 2080
(v) Who pays GB loan installment	:	Father
(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.)	:	
Business Experiences and Training Info	:	5 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01719-403483
Family's Contact No.	:	01767-345769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**SREEMOTI SUNITA RANI HALDER** joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ADITYA DAIRY FARM</b>
Location	:	
Total Investment in BDT	:	BDT 325,000/-
Financing	:	Self BDT 275000/- (from existing business) 85% Required Investment BDT 50000/- (as equity)15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk etc.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk (15*40)	600	18000	216000
<b>Total Sales (A)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Feed & medicine	100	3000	36000
<b>Total variable Expense (B)</b>	100	3000	36000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Electricity bill		800	9600
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		1500	18000
Bank charge		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,200	98400
<b>Net Profit (E)= [C-D]</b>		6,800	81600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	83000	249,000	0	0	0	249,000
Calf	0	0	0	0	0	0	0
Feed & Medicine	1	26000	26,000	1	50000	50,000	76,000
<b>Total</b>	<b>4</b>	<b>0</b>	<b>275,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>325,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk (20*40)	800	24000	288000	302400
<b>Total Sales (A)</b>	800	24000	288000	302400
<b>Less Variable Expense</b>				
Feed & medicine	140	4200	50400	52920
<b>Total variable Expense (B)</b>	140	4200	50400	52920
<b>Contribution Margin (CM) [C=(A-B)]</b>	660	19800	237600	249480
<b>Less Variable Expense</b>				
Electricity bill		1000	12000	12500
Transportation		800	9600	10100
Salary (self)		5000	60000	60000
Salary(Staff)		1500	18000	18000
Bank charge		100	1200	1200
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		8,700	39,600	100,600
<b>Net Profit (E)= [C-D]</b>		11100	133200	148,880
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>133,200</b>	<b>148,880</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		103,200
	<b>Total Cash Inflow</b>	183200	252080
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	103,200	222080

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









আড়ানী পৌরসভা

বাদা, রাজশাহী।



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নাইসেল পরিচালক  
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[Signature]  
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# FAMILY PICTURE

