

## Proposed NU Business Name: **M/S SHAPNO DAIRY FARM**



Project identification and prepared by: Md.Majnu Hossen,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD.MANSUR RAHMAN</b>
Age	:	03-05-1987( 30 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Bather
Address	:	Vill:Khanpur ,P.O: Khanpur,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MST. MALIDA BIBI</b>
(iv) GB member's info	:	<b>MD. ALI AKBOR MODOL</b> Branch:Kusumbi ,Sherpur, Centre # 36 (Female), Member ID: 4040/1, Group No: 02 Member since: 12-02-2002(07 Year) First loan: BDT 5,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 15,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	NA
(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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-707137
Mother's Contact No.	:	01717-685319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MALIDA NBIBI** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SHAPNO DAIRY FARM</b>
Location	:	Khanpur ,Sherpur.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 10 ft=200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

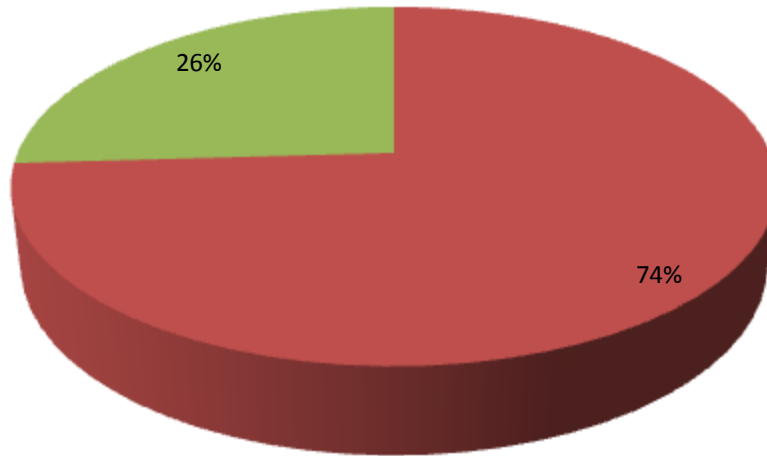
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk(10*50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		3,000	36,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astolian Cow	1	80,000	<b>80,000</b>	1	70,000	70,000	<b>270,000</b>
Deshi Cow	1	50,000	<b>50,000</b>				
Smal cow	2	25,000	<b>50,000</b>				
Smal cow	1	20,000	<b>20,000</b>				
<b>Total</b>	<b>5</b>		<b>200,000</b>	<b>1</b>			<b>270,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk (50*20)	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Feed & Medicine	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>	<b>60,480</b>	<b>63,504</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		3000	36,000	36,000	36,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>	<b>93,600</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,400</b>	<b>136,800</b>	<b>148,320</b>	<b>160,416</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	136,800	148,320	160,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		108,800	229,120
	<b>Total Cash Inflow</b>	<b>206,800</b>	<b>257,120</b>	<b>389,536</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>108,800</b>	<b>229,120</b>	<b>361,536</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 07 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













# FAMILY PICTURE

