

Proposed NU Business Name: **SHIHAB UDDIN DAIRY FARM**



Project identification and prepared by: Probir Chandra Pramanik,
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHIHAB UDDIN
Age	:	23-12-1996 (21 Years)
Education, till to date	:	BSS (Ongoing)
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Telihata, P.O: Sukhanpukur , P.S: Gabtoli, 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	:	SHIRIN AKTER
(iii) Husband's name	:	MUKUL AHMED
(iv) GB member's info	:	Branch: Sonaray Gabtoli, Centre # 28 (Female), Member ID: 9803, Group No: 10 Member since: 15-06-2011 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT -
(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.)	:	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.	:	01770-376936
Mother's Contact No.	:	01732-866773
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRIN AKTER joined Grameen Bank since 06 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	:	SHIHAB UDDIN DAIRY FARM
Location	:	Telihata pachanipara, Gabtoli, Bogra
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cow calf in his farm.▪Average daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

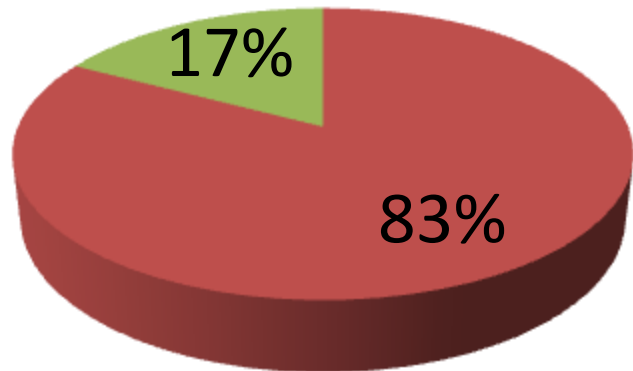
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	260	7,800	93,600
Total variable Expense (B)	260	7,800	93,600
Contribution Margin (CM) [C=(A-B)]	490	14,700	176,400
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		9,200	110,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80000	240,000	1	50000	50,000	290,000
Total	3		240,000	1		50,000	290,000

Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 50,000

■ Total 290,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20 x 50)	1,000	30,000	360,000	378,000	396,900
Calf Sale			15,000	15,000	15,000
Total Sales (A)	1,000	30,000	375,000	393,000	411,900
Less. Variable Expense					
Straw, Bran, Medicine etc	320	9,600	115,200	120,960	127,008
Total variable Expense (B)	320	9,600	115,200	120,960	127,008
Contribution Margin (CM) [C=(A-B)]	680	20,400	259,800	272,040	284,892
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D]		14,800	192,600	204,040	215,892
Investment Payback			20,000	20,000	20,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	192,600	204,040	215,892
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		172,600	356,640
	Total Cash Inflow	242,600	376,640	572,532
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	172,600	356,640	552,532

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

