

Proposed NU Business Name: SHAHNAZ DAIRY FARM



Project identification and prepared by: Md Sirajul Islam
Keranigonj Unit, Dhaka

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHNAZ AKTER SHOMPA
Age	:	10-10-1997 (20 Years)
Education, till to date	:	Class 06
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	01 Brothers & 04 Sister
Address	:	Vill: Baghasur, P.O: Rajabari, P.S: Keranigonj, Dist: Dhaka,
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOTSNA BEGUM
(iii) Father's name	:	MOSTOFA
(iv) GB member's info	:	Branch: Basta, Centre # 21 (Female), Member ID: 2111, Group No: 02 Member since: 01-02-2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: , Outstanding loan: -
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687-372354
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTSNA BEGUM 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	:	SHAHNAZ DAIRY FARM
Location	:	Baghasur, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 280,000/-(from existing business) 78% Required Investment BDT 80,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow and one calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Paragao.▪The farm is owned.▪Agreed grace period is 3 months.

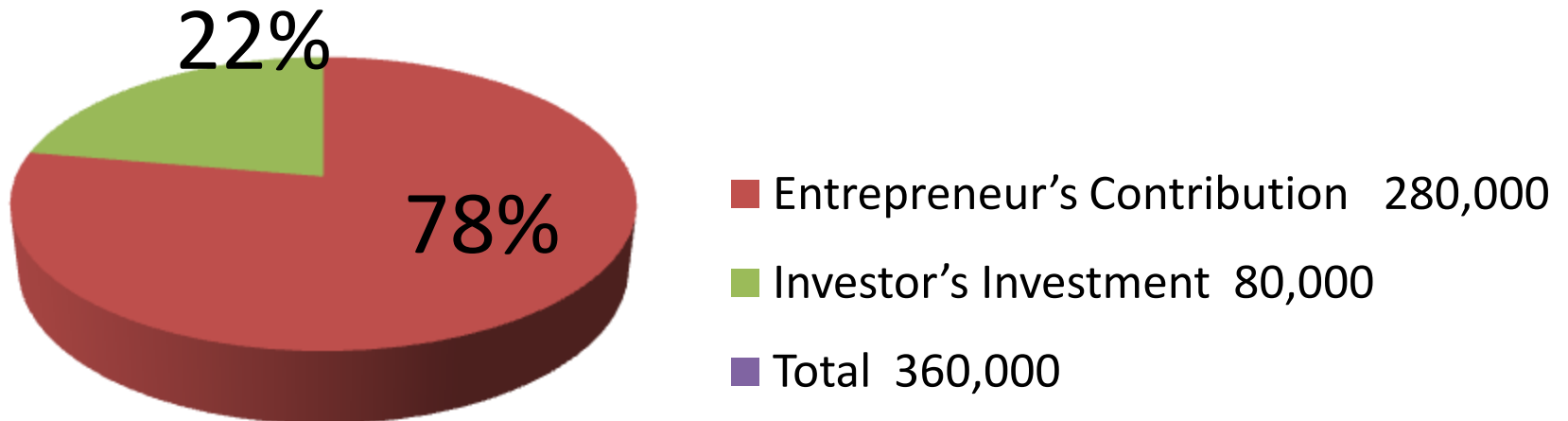
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	120000	240,000	1	80000	80,000	320,000
Calf	1	40000	40,000	0	0	0	40,000
Total	3		280,000	1		80,000	360,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
Total Sales (A)	750	22,500	310,000	323,500	337,675
Less. Variable Expense					
Straw, Bran, Medicine etc	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	590	17,700	252,400	263,020	274,171
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,001
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
Total Fixed Cost		5,900	70,800	72,500	73,501
Net Profit (E) [C-D]		11,800	181,600	190,520	200,670
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	181,600	190,520	200,670
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,600	308,120
	Total Cash Inflow	261,600	340,120	508,790
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	149,600	308,120	476,790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





FAMILY PICTURE

