

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHIMA
Age	:	12-02-2000 (17 Years)
Education, till to date	:	Class- 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Jogopara P.O: Posamaia P.S: Puthia 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	:	SOMIRUN
(iii) Father's name	:	JAN MOHAMMAD
(iv) GB member's info	:	Branch: Shilmaria ,Puthia , Centre # 12 (Female), Member ID: 3510, Group No: 06 Member since: 07-07-2010 (07Years) First loan: BDT -12,000
Further Information:		Existing Loan: BDT 38,000, Outstanding loan: 35,292
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01982-731225
Sister's Contact No.	:	01750-206920
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOMIRON joined Grameen Bank since 07 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIMA DAIRY FARM
Location	:	Jogopara, Mollapara, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business)67 % Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; milk. ▪Daily milk production is 6 liter and milk price is BDT 50. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is owned. ▪Agreed grace period is 3 months.

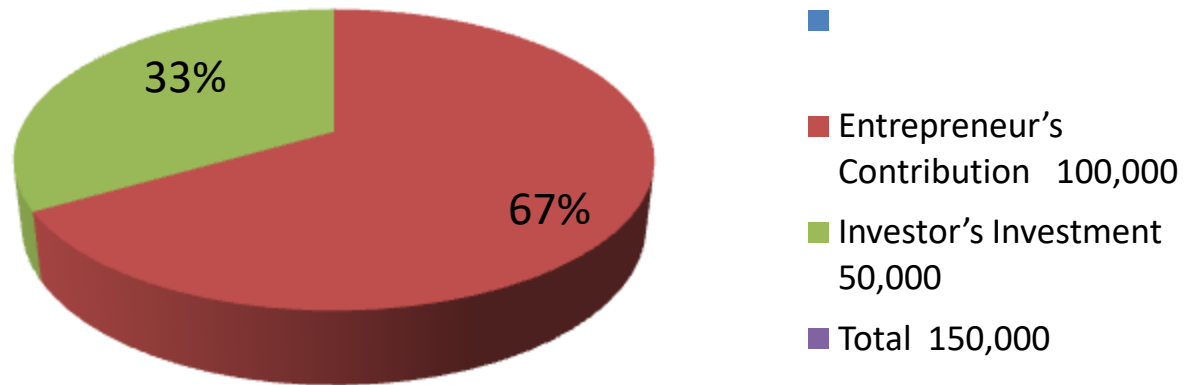
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity		100	1,200
Salary (self)		3,000	36,000
Straw, Bran, Medicine etc		2,000	24,000
Bank Charge		-	-
Mobile Bill		200	2,400
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,700	44,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x60,000)	60,000	50,000	110,000
Calf (1x40,000)	40,000	-	40,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity		100	1,200	1,200	1,200
Salary (self)		3,000	36,000	36,000	36,000
Straw, Bran, Medicine etc		2,500	30,000	31,500	33,075
Bank Charge		-	-	-	-
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		5,800	69,600	71,100	72,675
Net Profit (E) [C-D]		6,200	74,400	80,100	86,085
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	74,400	80,100	86,085
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	54,400	60,100
	Total Cash Inflow	124,400	134,500	146,185
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	54,400	114,500	126,185

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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









