

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



Project identification and prepared by: Md . Mizanur Rahman,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>SHEEMATI SHUNATA RANI</b>
Age	:	10-11-1991 (25 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHEEMATI MADHABI RANI SHARMA</b>
(iii) Houseband's name	:	<b>SHREE SHAPON KUMAR SHIL</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 44(Female), Member ID:10445, Group No: 15 Member since: 29-12-2007(10Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT10,000/- Outstanding loan: BDT 4,060/-
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-505619
Houseband's Contact No.	:	01728-003712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHEEMATI MADHABI RANI SHARMA** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHITHI DAIRY FARM</b>
Location	:	East Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 62% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</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</li><li>▪Agreed grace period is 3 months.</li></ul>

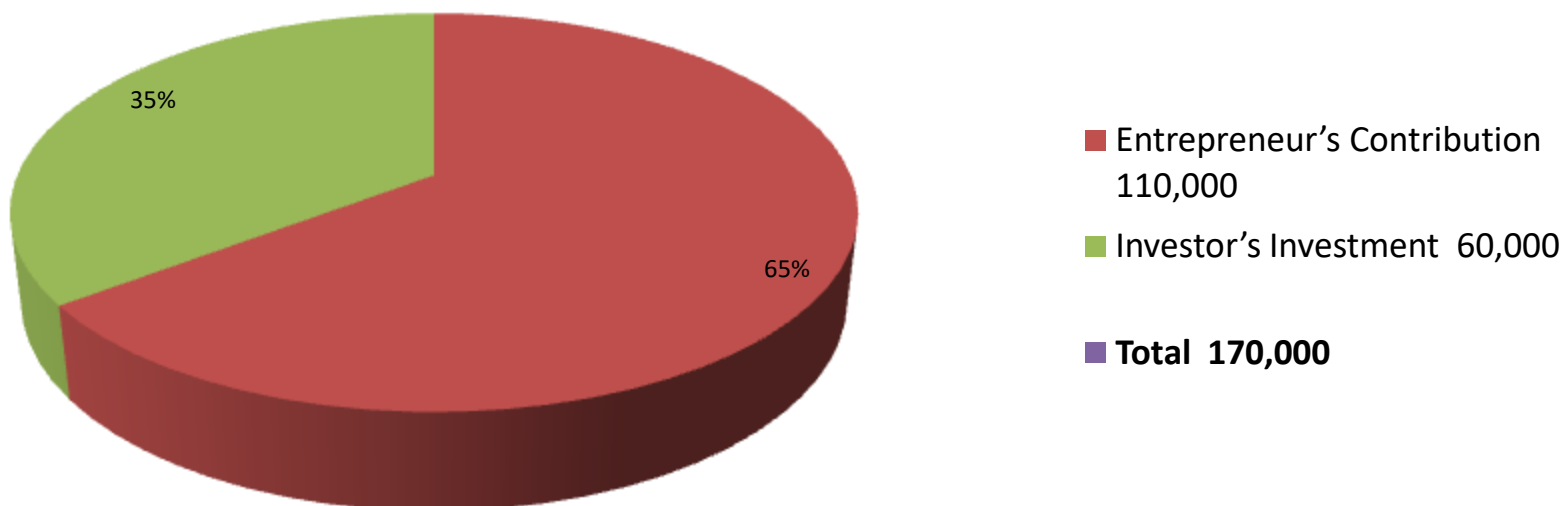
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	320	9,600	115,200
<b>Total Sales (A)</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Variable Expense</b>			
Milk Product Cost	160	4,800	57,600
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>500</b>	<b>6,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	60,000	60,000	120,000
Culf	2	25000	50,000	0	0	0	50,000
Total	<b>3</b>	<b>0</b>	<b>110000</b>	<b>1</b>	<b>60000</b>	<b>60000</b>	<b>170000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sales	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>					
Milk Product Cost	250	7,500	90,000	94,500	99,225
<b>Total variable Expense (B)</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>94,500</b>	<b>99,225</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>94,500</b>	<b>99,225</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>	<b>51,600</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,200</b>	<b>38,400</b>	<b>42,900</b>	<b>47,625</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	38,400	42,900	47,625
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		14,400	33,300
	<b>Total Cash Inflow</b>	<b>98,400</b>	<b>57,300</b>	<b>80,925</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>14,400</b>	<b>33,300</b>	<b>56,925</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 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;East Mohishaban,  
Gabtoli,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

