

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

Project identification and prepared by: Md. Serajul
Islam

Kiranigong Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUMON HOSEN
Age	:	01-12-1996 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers,01 sister
Address	:	Vill:Bagashur P.O: Rajbari, P.S: Kiranigong, 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	:	MOST. BABY BEGUM
(iii) Father's name	:	MD. AMBOR ALI
(iv) GB member's info	:	Branch: Banta, Centre # 4 (Female), Member ID: 1332/2, Group No: 03 Member since: 01-03-1994 (7 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	:	08 years experience in running business. 08 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826-423713
Mother's Contact No.	:	01834543211
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kiranigong Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BABY BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

Business Name	:	SHUMON DAIRY FARM
Location	:	Bagha Pur, Kiranigong,Dhaka.
Total Investment in BDT	:	BDT 4,95,000/-
Financing	:	Self BDT 4,15,000/-(from existing business) 84% Required Investment BDT 80,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from paragao.▪The farm is owned.▪Agreed grace period is 3 months.

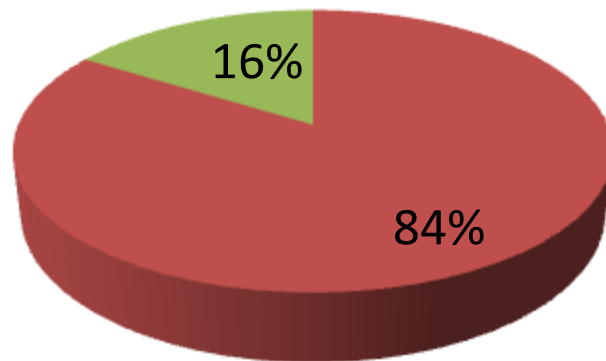
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8x 60)	480	14400	172800
	0		
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			
Straw, Bran, Medicine etc	154	4608	55296
Total Variable Expense	154	4608	55296
Contributon Margin (CM) [C=(A-B)]	326	9792	117504
Less Fixed Expense			
Electric Bill		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		3992	47904

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	100000	400000	1	80000	80000	480000
Small Calf	1	15000	15000				15000
Total	5		415000	1		80,000	495,000

Source of Finance



- Entrepreneur's Contribution
415,000
- Investor's Investment 80,000
- Total 495,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x 60)	600	18000	216000	226800	238140
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	192	5760	69120	72576	76205
Total Variable Expense	192	5760	69120	72576	76205
Contributon Margin (CM) [C=(A-B)]	408	12240	146880	154224	161935
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5800	69600	70000	70400
Net Profit (E)= [C-D]		6440	77280	81144	85201
Investment Pay Back			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	77,280	81144	85201.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		45280	94424
	Total Cash Inflow	157,280	126,424	179,625
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	45,280	94,424	147,625

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE