

**Proposed NU Business Name: SHAWON DAIRY FIRM**



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Sreenagar unit, Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>SHAWON HOSSEN</b>
Age	:	02-03-1999(18Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: west brozerhatiP.O ;basailP.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHEWLI BEGUM</b>
(iii) Father's name	:	<b>ABDUL HALIM</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 62(Female), Member ID: 01, Group No: 03 Member since:07-03-1996(10Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Business of wood
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-547813
Family's Contact No.	:	01940-985174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHEWLI BEGUM** 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>SHAWON DAIRY FIRM</b>
Location	:	Siggar tek brize,nimtala
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business)75 % Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from vaggokul.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

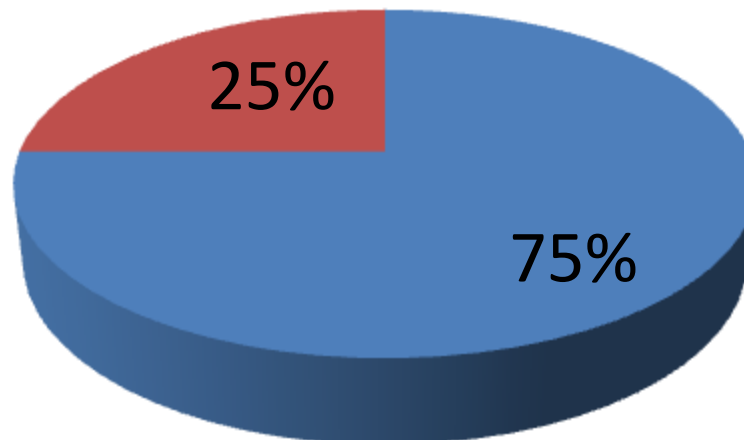
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, calf, cow etc	1,000	30,000	360,000
<b>Total Sales (A)</b>	1,000	30,000	360,000
<b>Less. Variable Expense</b>			
Milk, calf, cow etc.	650	19,500	234,000
<b>Total variable Expense (B)</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

### Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
caw	02	80,000	160,000		01	60,000	60,000	220,000
Calf	01	20,000	20,000					20,000
<b>Total</b>			<b>180,000</b>				<b>60,000</b>	<b>240,000</b>

### Source of Finance

■ Entrepreneur's contibution 180,000 ■ Investor's Investment 60,000 ■ Total 240,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk,calf,cow etc	1,400	42,000	504,000	529,200	555,660
<b>Total Sales (A)</b>	1,400	42,000	504,000	529,200	555,660
<b>Less. Variable Expense</b>					
Milk,calf,cow etc	910	27,300	327,600	343,980	361,179
<b>Total variable Expense (B)</b>	<b>910</b>	<b>27,300</b>	<b>327,600</b>	<b>343,980</b>	<b>361,179</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>490</b>	<b>14,700</b>	<b>176,400</b>	<b>185,220</b>	<b>194,481</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Total Fixed Cost</b>		<b>5,400</b>	<b>64,800</b>	<b>65,040</b>	<b>65,292</b>
<b>Net Profit (E) [C-D)</b>		<b>9,300</b>	<b>111,600</b>	<b>120,180</b>	<b>129,189</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)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>111,600</b>	<b>120,180</b>	<b>129,189</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,600	183,780
	<b>Total Cash Inflow</b>	<b>171,600</b>	<b>207,780</b>	<b>312,969</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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>87,600</b>	<b>183,780</b>	<b>288,969</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





