

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



Project identification and prepared by: Md Hafizur Rahman,
Mawna Unit, Dhaka

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIJUDDIN
Age	:	18-03-1988(29Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Sindige, P.O: South Barotupa. P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SABJAN NESHA
(iii) Father's name	:	MD:FOJAL ALI
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 05(Female), Member ID: 1341, Group No: 02 Member since: 20-03-2007(10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 28,000/- Outstanding loan: BDT :16,350
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business. 12Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-397088
Family's Contact No.	:	01766-523051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SABJAN NESHA: 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 Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOPON DAIRY FARM
Location	:	Singdige, South Brotopa, Sreepur, Gazipur
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self BDT 1,95,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪ She has 4 cow and 4 calf in her farm.▪ Average Daily milk production is 15 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Barotopa Bazar.▪ Agreed grace period is 3 months.

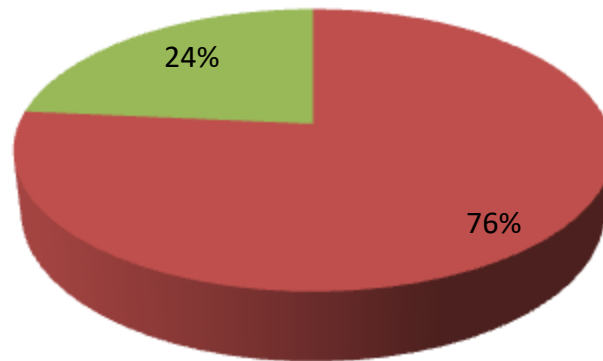
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	2,50	7,500	90,000
Total variable Expense (B)	2,50	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	1,11,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	03	65,000	195000	1	60,000	60,000	2,55,000
Total	03		195000	1	60,000	60,000	2,55,000

Source of Finance



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- Entrepreneur's Contribution 195,000
- Investor's Investment 60,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20x 50)	1,200	36,000	4,32,000	4,53,600	4,76,280
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,200	36,000	4,62,000	4,83,600	5,06,280
Less. Variable Expense					
Straw, Bran, Medicine etc	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Mobile Bill		3,00	3,600	3,800	4,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Transportation		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,400	1,08,800
Net Profit (E) [C-D]		15,000	1,80,000	1,94,000	2,08,720
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,80,000	1,94,000	2,08,720
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,00,350	2,70,350
	Total Cash Inflow	2,40,000	2,94,350	4,79,070
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	16,350		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,40,000	24,000	24,000
3	Net Cash Surplus	1,00,350	2,70,350	4,55,070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
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









FAMILY PICTURE

