

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | SHANGKAR CHANDRA MONDOL |
| Age | : | 10-01-1983 (34Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 1 Son and 1 Daughter |
| No. of siblings: | : | 4 Brothers and 2 Sisters |
| Address | : | Vill: Rathura, P.O: Baghun-1613, P.S: Kaliganj, Dist: Gazipur. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | LATE PADMA RANI MONDOL |
| (iii) Father's name | : | MONORANJAN MONDOL |
| (iv) GB member's info | : | Branch: Raniganj, Kapasia , Centre # 09 (Male), Member ID: 1002/1, Group No: 02 Member since: 20/03/1982 to 2017 (35Years) First Loan: BDT 2,000/- , Existing Loan: BDT 15,000/- Outstanding Loan: BDT 10,340/- |
| Further Information: | | |
| (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 | : | 15 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Yes (Farming) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01743-180534 |
| Family's Contact No. | : | 01620-790396 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONORANJAN MONDOL joined Grameen Bank since 35 years ago. At first he took BDT 2,000/- loan from Grameen Bank. He gradually took loan from GB. He utilized loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | SHANGKAR DAIRY FARM |
| Location | : | Rathura, Baghun. |
| Total Investment in BDT | : | BDT 3,50,000/- |
| Financing | : | Self BDT 2,70,000/- (from existing business) 77% Required Investment BDT 80,000/- (as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none"> ▪ He has two cows, one ox, two calves in his farm. ▪ Average daily milk production is 07 liter and milk price is BDT 60/-. ▪ The business is operated by entrepreneur. Existing no employee. ▪ The farm is owned. ▪ Collects cows from Amraid Bazer. ▪ Agreed grace period is 3 months. |

Existing Business

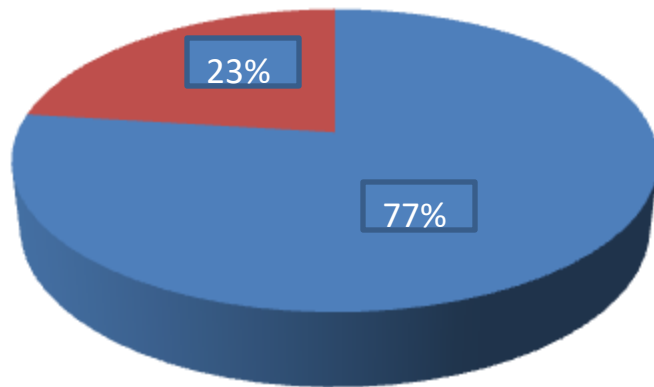
BDT (TK)

| Particulars | Daily | Monthly | Yearly |
|-------------------------------------------|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (Daily: 7 litre x 60/- per litre) | 420 | 12,600 | 151,200 |
| Total Sales (A) | 420 | 12,600 | 151,200 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc. | 100 | 3,000 | 36,000 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 |
| Contribution Margin (CM) [C=(A-B)] | 320 | 9,600 | 115,200 |
| Less. Fixed Expense | | | |
| Transportation | | 600 | 7,200 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Salary (self) | | 4,000 | 48,000 |
| Total fixed Cost (D) | | 5,050 | 60,600 |
| Net Profit (E) [C-D] | | 4,550 | 54,600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Cow | 2 | 70,000 | 1,40,000 | 1 | 80,000 | 80,000 | 220,000 |
| Ox | 1 | 60,000 | 60,000 | | | | 60,000 |
| Calf | 2 | 35,000 | 70,000 | | | | 70,000 |
| Total | 5 | | 270,000 | 1 | | 80,000 | 350,000 |

Source of Finance



- Entrepreneur's Contribution- 2,70,000
- Investor's Investment- 80,000
- Total Investment- 3,50,000

Financial Projection

BDT (TK)

| Particulars | Daily | Monthly | 1st Year | 2nd Year (+5%) | 3rd year (+5%) |
|-------------------------------------------|------------|---------------|-----------------|-------------------|-------------------|
| Revenue (sales) | | | | | |
| Milk (Daily: 12 litre x 60/- per litre) | 720 | 21,600 | 259,200 | 272,160 | 285,768 |
| Total Sales (A) | 720 | 21,600 | 259,200 | 272,160 | 285,768 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc. | 200 | 6,000 | 72,000 | 75,600 | 79,380 |
| Total variable Expense (B) | 200 | 6,000 | 72,000 | 75,600 | 79,380 |
| Contribution Margin (CM) [C=(A-B)] | 520 | 15,600 | 187,200 | 196,560 | 206,388 |
| Less. Fixed Expense | | | | | |
| Transportation | | 1,000 | 12,000 | 13,000 | 14,000 |
| Mobile Bill | | 350 | 4,200 | 4,400 | 4,500 |
| Entertainment | | 200 | 2,400 | 2,500 | 2,600 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Total Fixed Cost | | 6,550 | 78,600 | 79,900 | 81,100 |
| Net Profit (E) [C-D] | | 9,050 | 1,08,600 | 1,16,660 | 1,25,288 |
| Investment Payback | | | 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 | 1,08,600 | 1,16,660 | 1,25,288 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 76,600 | 1,61,260 |
| | Total Cash Inflow | 1,88,600 | 1,93,260 | 2,86,548 |
| 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) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 1,12,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 76,600 | 1,61,260 | 2,54,548 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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

