

## Proposed NU Business Name: **SHAJIB DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SHAJIB HOSSAIN</b>
Age	:	25-05-1990 ( 27 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Rayed, P.O: Rayed, P.S: Kapashia, Dist: Gazipur.
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>MST. RANU BEGUM</b>
(iii) Father's name	:	<b>MD. NABI HOSSAIN</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7461/3, Group No: 02 Member since: 07/08/1998 to 2013 (15 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 25,000/- Outstanding Loan: Nill
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.)	:	Yes
Business Experiences and Training Info	:	7 years experience in running business. He has 3 Years training
Other Own/Family Sources of Income	:	Raw Material Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-805865
Family's Contact No.	:	01986-707287
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RANU BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAJIB DAIRY FARM</b>
Location	:	Munshi Para Tek, Rayed, Kapashia
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 210,000/- (from existing business) 75% Required Investment BDT 70,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cows, two heifers, two calves in his farm.</li><li>▪Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Amraid Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

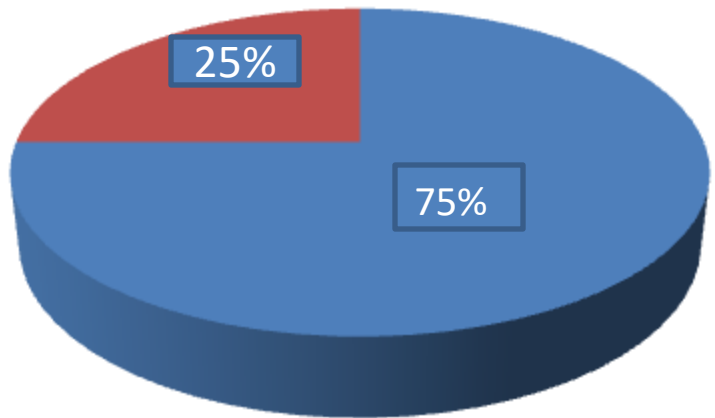
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 08 litre x 60/- per litre)	480	14400	172800
<b>Total Sales (A)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	120	3600	43200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3600</b>	<b>43200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less. Fixed Expense</b>			
Transportation		600	7200
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	48000
<b>Total fixed Cost (D)</b>		<b>5050</b>	<b>60600</b>
<b>Net Profit (E) [C-D]</b>		<b>5750</b>	<b>69000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	55,000	110,000	1	70,000	70,000	180,000
Heifer	2	30,000	60,000				60,000
Calf	2	20,000	40,000				40,000
<b>Total</b>	<b>6</b>		<b>210,000</b>	<b>1</b>		<b>70,000</b>	<b>280,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 210,000

■ Investor's Investment- 70,000

■ Total Investment- 280,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 12 litre x 60/- per litre)	720	21600	259200	272160	285768
<b>Total Sales (A)</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	180	5400	64800	68040	71442
<b>Total variable Expense (B)</b>	<b>180</b>	<b>5400</b>	<b>64800</b>	<b>68040</b>	<b>71442</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less. Fixed Expense</b>					
Transportation		800	9600	12000	14400
Mobile Bill		350	4200	4560	4800
Entertainment		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
<b>Total Fixed Cost</b>		<b>6350</b>	<b>76200</b>	<b>79060</b>	<b>81800</b>
<b>Net Profit (E) [C-D]</b>		<b>9850</b>	<b>118200</b>	<b>125060</b>	<b>132526</b>
<b>Investment Payback</b>			<b>28000</b>	<b>28000</b>	<b>28000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70000		
1.2	Net Profit	118200	125060	132526
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90200	187260
	<b>Total Cash Inflow</b>	<b>188200</b>	<b>215260</b>	<b>319786</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>28000</b>	<b>28000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90200</b>	<b>187260</b>	<b>291786</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

