

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHAG MIA
Age	:	01-03-1994 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Hailjor, P.O: Bhulesshor, 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	:	TASLIMA AKTER
(iii) Father's name	:	A. MANNAN
(iv) GB member's info	:	Branch: Goshinga, Centre # 50 (Female), Member ID: 7659/1, Group No: 10 Member since: 05/07/2004 to 2014 (10 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 10,000/- 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	:	3 years experience in running business. He has 3 Years training
Other Own/Family Sources of Income	:	Furniture Work
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-896200
Family's Contact No.	:	----
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA AKTER joined Grameen Bank since 10 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	:	SHOHAG DAIRY FARM
Location	:	Hailjor, Kapashia
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 175,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cows, one oxe, 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 Bazar.▪Agreed grace period is 3 months.

Existing Business

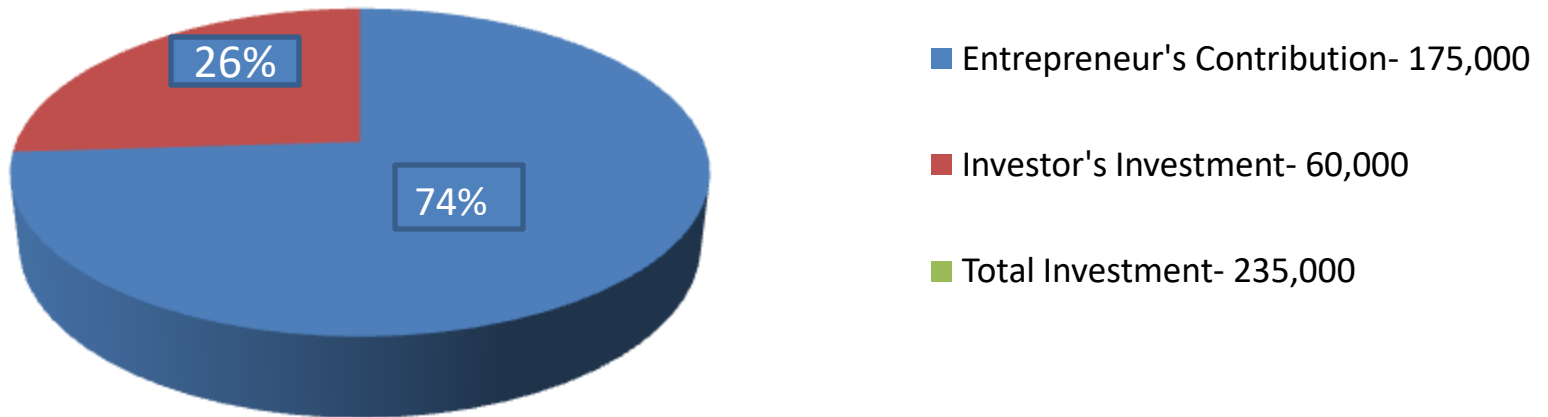
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 07 litre x 60/- per litre)	420	12600	151200
Total Sales (A)	420	12600	151200
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less. Fixed Expense			
Transportation		600	7200
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	48000
Total fixed Cost (D)		5050	60600
Net Profit (E) [C-D]		4550	54600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	50,000	100,000	1	60,000	60,000	160,000
Ox	1	35,000	35,000				35,000
Calf	2	20,000	40,000				40,000
Total	5		175,000	1		60,000	235,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19800	237600	249480	261954
Total Sales (A)	660	19800	237600	249480	261954
Less. Variable Expense					
Straw, Bran, Medicine etc.	150	4500	54000	56700	59535
Total variable Expense (B)	150	4500	54000	56700	59535
Contribution Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less. Fixed Expense					
Transportation		800	9600	12000	14400
Mobile Bill		350	4200	4560	4800
Entertainment		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		6350	76200	79060	81800
Net Profit (E) [C-D]		8950	107400	113720	120619
Investment Payback			24000	24000	24000

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	60000		
1.2	Net Profit	107400	113720	120619
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83400	173120
	Total Cash Inflow	167400	197120	293739
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	83400	173120	269739

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

