

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shafikul Islam
Age	:	05-10-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Shicharpara P.O: Veluerpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Shamchunahar
(iii) Father's name	:	Late Abdul Jalil
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 77(Female), Member ID: 9394, Group No: 08 Member since: 05-01-2008 (07Years) First loan: BDT 5,00/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: Nill
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-484672
Mother's Contact No.	:	01735-100157
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shamchunahar joined Grameen Bank since 07 years ago. At first she took 5,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOUYAF DAIRY FARM
Location	:	Shicharpara, Veluerpara, Sonatala ,Bogra.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/-(from existing business) 70% Required Investment BDT 60,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 14 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from local market.▪Agreed grace period is 3 months.

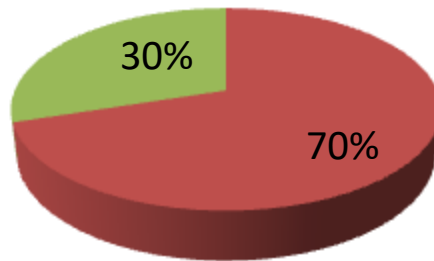
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	260	7,800	93,600
Total Sales (A)	260	7,800	93,600
Less. Variable Expense			
Milk production	52	1,560	18,720
Total variable Expense (B)	52	1,560	18,720
Contribution Margin (CM) [C=(A-B)]	208	6,240	74,880
Less. Fixed Expense			
Electricity Bill		600	7,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		1,440	17,280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bull	2	70000	140,000	0	0	0	140,000
Cow	0	0	0	1	60000	60,000	60,000
Total	4	70000	140000	1252	60000	60000	200000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 60,000
- **Total 200,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	320	9,600	115,200	120,960	127,008
Total Sales (A)	320	9,600	115,200	120,960	127,008
Less. Variable Expense					
Milk production	64	1,920	23,040	24,192	25,402
Total variable Expense (B)	64	1,920	23,040	24,192	25,402
Contribution Margin (CM) [C=(A-B)	256	7,680	92,160	96,768	101,606
Less. Fixed Expense					
Electricity Bill		600	7,200	7,200	7,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D)		2,880	34,560	39,168	44,006
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	34,560	39,168	44,006
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		10,560	25,728
	Total Cash Inflow	94,560	49,728	69,734
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	10,560	25,728	45,734

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

