

Proposed NU Business Name: SHOHANUR RAHMAN DAIRY FARM



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SHOHANUR RAHMAN
Age	:	03-05-1993 (24 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	03 Brothers
Address	:	Vill: Kawamara P.O:Vhirkodomtoli P.S:Dhanbari Dist: Tangail.
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: SHEFALI Begum
(iii) Father's name	:	MD: LOTIF
(iv) GB member's info	:	Branch: Kendua , Centre # 32 (Female), Member ID:10131 Group No:10 Member since: 2013 Raning (04Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 40,000 Outstanding loan:18,000
(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	:	12 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-867275
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: SHEFALI BEGUM Joined Grameen Bank Since 04 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHANUR RAHMAN DAIRY FARM
Location	:	Kawamara mor, donbari,Tangail.
Total Investment in BDT	:	BDT 510,000
Financing	:	Self BDT 430,000(from existing business) 84% Required Investment BDT 80,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 20 ft= 600 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow & Milk.▪Average100% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Farm is own.▪Collects goods from Donbari.▪Agreed grace period is 3 months.

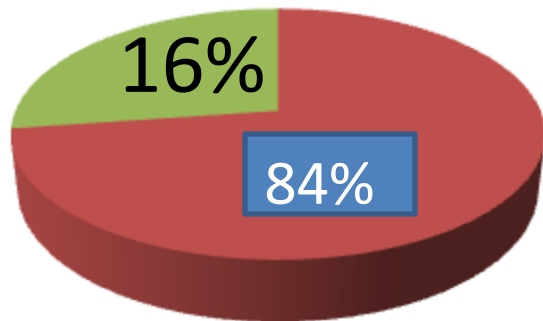
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk		30,000	360,000
Total Sales (A)		30,000	360,000
Less. Variable Expense			
Milk		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		30,000	360,000
Less. Fixed Expense			
Expense		10,000	120,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Transportation			
Entertainment			
Genaretor			
Bank service Charge			
Total fixed Cost (D)		15,400	184,800
Net Profit (E) [C-D]		14,600	185,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	2p	150,000	300,000	1p	80,000	80,000	380,000
Basure	2p	65,000	130,000				130,000
Total			430,000			80,000	510,000

Source of Finance



Entrepreneur
Investment:430,000
Investor Investment:80,000
Total Investment510,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Milk		40,000	480,000	504,000
Total Sales (A)		40,000	480,000	504,000
Less. Variable Expense				
Milk				
	0	0	0	0
Total variable Expense(B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	40,000	480,000	504,000
Less. Fixed Expense				
Expense		15,000	180,000	185,000
Electricity Bill		200	2400	2400
Mobile Bill		200	2400	3000
Salary (self)		5000	60,000	60,000
Transportation		0	0	0
Entertainment		0	0	0
Genaretor		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		20,400	244,800	250,400
Net Profit (E) [C-D]		19,600	235,200	253,600
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	235,200	253,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		187,200
	Total Cash Inflow	315,200	440,400
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	187,200	392,400

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









