

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

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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.SHAHINUR</b>
Age	:	26-10-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	5 Brothers 3 Sister
Address	:	Vill: Aouna, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 200px;">Father</span>
(ii) Mother's name	:	<b>ARJU BEGUM</b>
(iii) Father's name	:	<b>SHEKH MONGOL</b>
(iv) GB member's info	:	Branch:Solla Nawabgonj, Centre # 20 (Female), Member ID: 3302, Group No:3 Member since: 15-01-1993 (24 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: nill
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-616703
Family's Contact No.	:	01778-493222
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ARJU BEGUM** joined Grameen Bank since 24 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

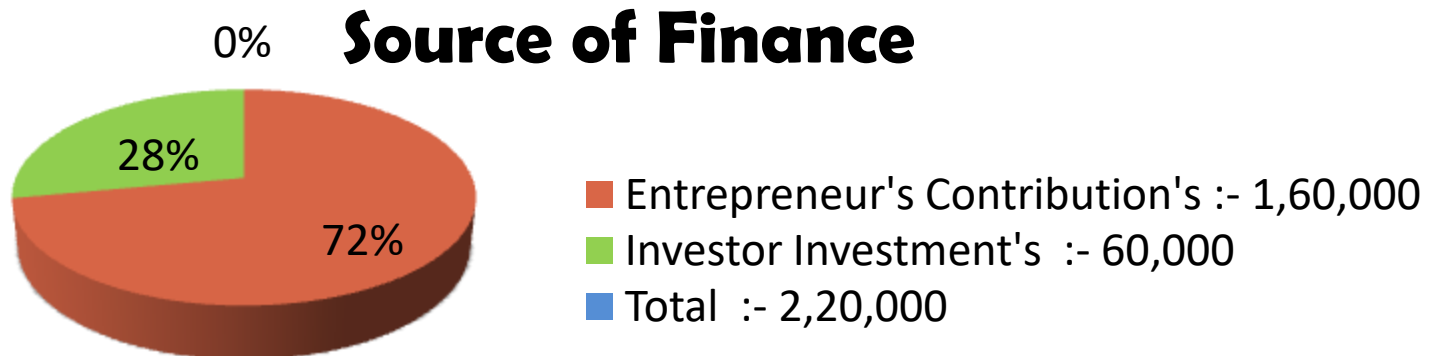
Business Name	:	<b>SHAHIN DAIRY FARM</b>
Location	:	Hayatkanda, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 72% Required Investment BDT 60,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1Cow and 2 Calf in his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk(10x60)	540	16200	194400
	0	0	0
Total Sales(A)	540	16200	194400
Less Variable Expense (B)			0
Straw,bran,medecine etc		5000	60000
Total Variable Expense	0	5000	60000
Contributon Margin (CM) [C=(A-B)]	0	11200	134400
Less Fixed Expense			
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-1)		0	0
Mobil Bill		100	1200
Generator		0	0
Total Fixed Cost (D)		5400	64800
Net Profit (E)= [C-D]		5800	69600

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	80,000	80,000	1	60,000	60,000	1,60,000
Calf	2	40,000	80,000				80,000
<b>Total</b>			<b>1,60,000</b>			<b>60,000</b>	<b>2,20,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk(17x60)	720	21600	259200	272160	285768
	0	0	0	0	0
<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)</b>					
Medecine,grass & others	200	6000	72000	75600	79380
<b>Total Variable Expense</b>	<b>200</b>	<b>6000</b>	<b>72000</b>	<b>75600</b>	<b>79380</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Electric Bill		0	0	300	600
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>10800</b>	<b>77200</b>	<b>869600</b>
<b>Net Profit (E)= [C-D]</b>		<b>9700</b>	<b>116400</b>	<b>122220</b>	<b>128331</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	116,400	122220	128331
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	92400	92400	190620
	<b>Total Cash Inflow</b>	<b>176,400</b>	<b>214,620</b>	<b>318,951</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:Hayatkanda, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













# FAMILY PICTURE

