

Proposed NU Business Name: SHILA DAIRY FARM



Project identification and prepared by: Mst.Mahfuja khatun
Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NAZRUL ISLAM
Age	:	05-01-1984 (34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Kochua P.O: kochua P.S: Sokhipur 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	:	MST FUL KHATUN
(iii) Father's name	:	MD.AHAD SHIKDAR
(iv) GB member's info	:	Branch :Kochua,Sokhipur Centre 76 (Female), Member ID: 7444 , Group No: 08 Member since: 2012(5 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: 0
(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	:	05 experience in running business. 05 Years in own business He has 05 years training.
Other Own/Family Sources of Income	:	Poultryfarm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713549305
Family's Contact No.	:	01819822934
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FUL KHATUN joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

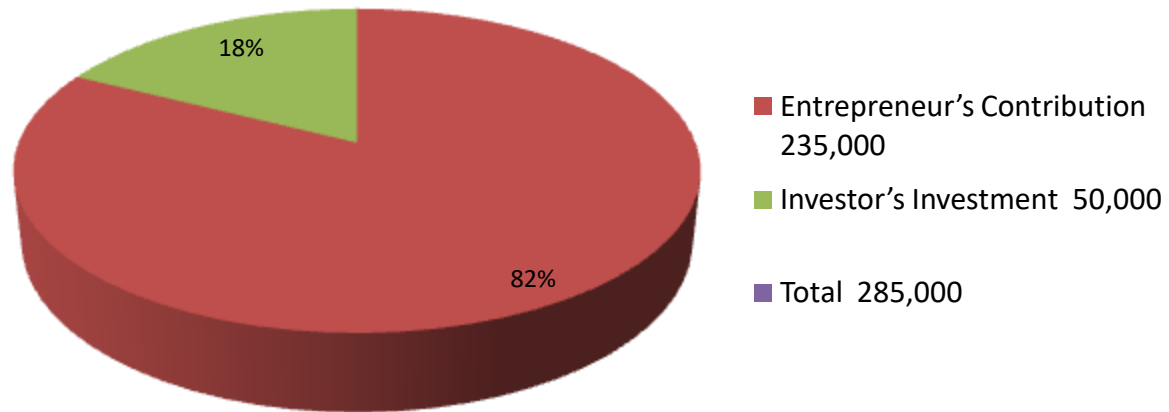
Business Name	:	SHILA DAIRY FARM
Location	:	-
Total Investment in BDT	:	BDT 285000/-
Financing	:	Self BDT 235000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ftx 12 ft=240 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has 2 cow and 2 ox in his farm.▪Average daily milk production is 5 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Boro Chowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
cow and Calf	660	19800	237600
	0	0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
cow and Calf	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		1000	12000
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		10228	122736

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	80,000	160,000	1	50,000	50,000	210,000
ox	3	25,000	75,000			0	75,000
	5	0	235,000	1	50,000	50,000	285,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow and ox	1000	30000	360000	378000	396900
0	0	0	0	0	0
Total Sales(A)	1000	30000	360000	378000	396900
Less Variable Expense (B)					
Straw, Bran, Medicine etc	140	4200	50400	52920	55566
Total Variable Expense	140	4200	50400	52920	55566
Contributon Margin (CM) [C=(A-B)]	860	25800	309600	325080	341334
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		6800	81600	82000	82400
Net Profit (E)= [C-D]		19000	228000	239400	251370
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	228,000	239400	251370
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208000	427400
	Total Cash Inflow	278,000	447,400	678,770
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	208,000	427,400	658,770

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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







FAMILY PICTURE

