

Proposed NU Business Name: MD SHOHAG DAIRY FARM



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHOHAG
Age	:	28-10-1999 (18Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	4 Brothers
Address	:	Vill: Ghonarchala 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	:	ASMA BEGUM <input type="checkbox"/>
(iii) Father's name	:	ABUL HASHEM
(iv) GB member's info	:	Branch :Kochua, Sokhipur Centre 02(Female), Member ID: 1494/1 , Group No: 06 Member since: 06-05-92(25 years) First loan: BDT 3,000 Existing loan: BDT 70,000, Outstanding Loan: 9040
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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 04 years Experience own business She has 04 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01707908578
Family's Contact No.	:	017079564887
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

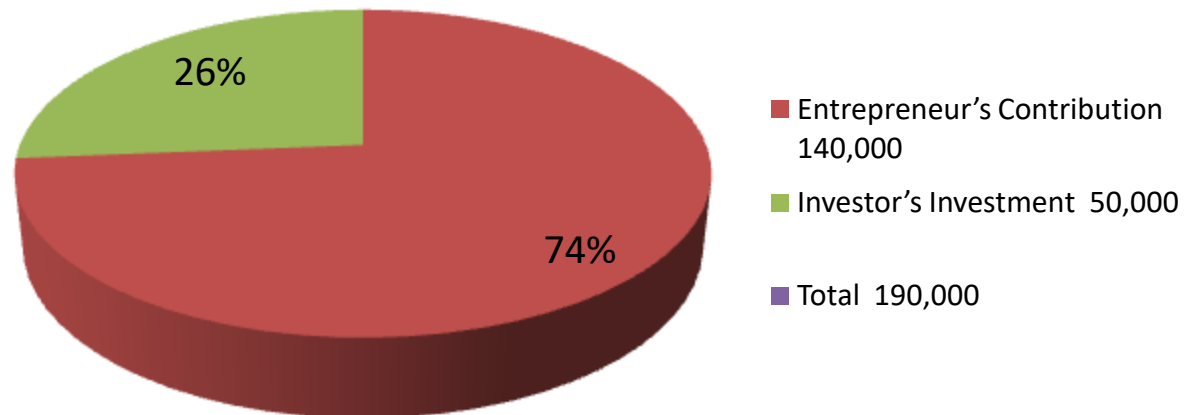
Proposed Nobin Udyokta Business Info

Business Name	:	MD SHOHAG DAIRY FARM
Location	:	Kaliya bazar
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x10 ft=240 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow , one calf & one Ox in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Borochowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw,Bran,Medicine	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		3688	44256

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	70000	70000	1	50000	50,000	120,000
Calf	1	40000	40000			0	40,000
ox	1	30000	30000				30,000
	3	140000	140,000	1	50000	50,000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	620	18600	223200	234360	246078
Total Sales(A)	620	18600	223200	234360	246078
Less Variable Expense (B)					
Straw, Bran, Medicine etc	87	2604	31248	32810.4	34451
Total Variable Expense	87	2604	31248	32810.4	34451
Contributon Margin (CM) [C=(A-B)]	533	15996	191952	201549.6	211627
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	57600	691200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		5600	67200	117600	751200
Net Profit (E)= [C-D]		10396	124752	130989.6	137539
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	124,752	130989.6	137539.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104752	215741.6
	Total Cash Inflow	174,752	235,742	353,281
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	104,752	215,742	333,281

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 04
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

