

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



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Sokhipur.

Project verified by: Md. Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SHOPNA</b>
Age	:	08-02-1999 (19 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers 1 Sister
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	:	<b>KOHINUR</b>
(iii) Father's name	:	<b>KAMAL</b>
(iv) GB member's info	:	Branch :Kochua Centre 02 (Female), Member ID: 1492/3, Group No: 06 Member since: 1997-2017(20years) First loan: BDT 3000
Further Information:		Existing loan: BDT 15000, Outstanding Loan:7410
(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	:	08 years experience in running business. 08 years Experience own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753993956
Family's Contact No.	:	019953260818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOHINUR** joined Grameen Bank since 20 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

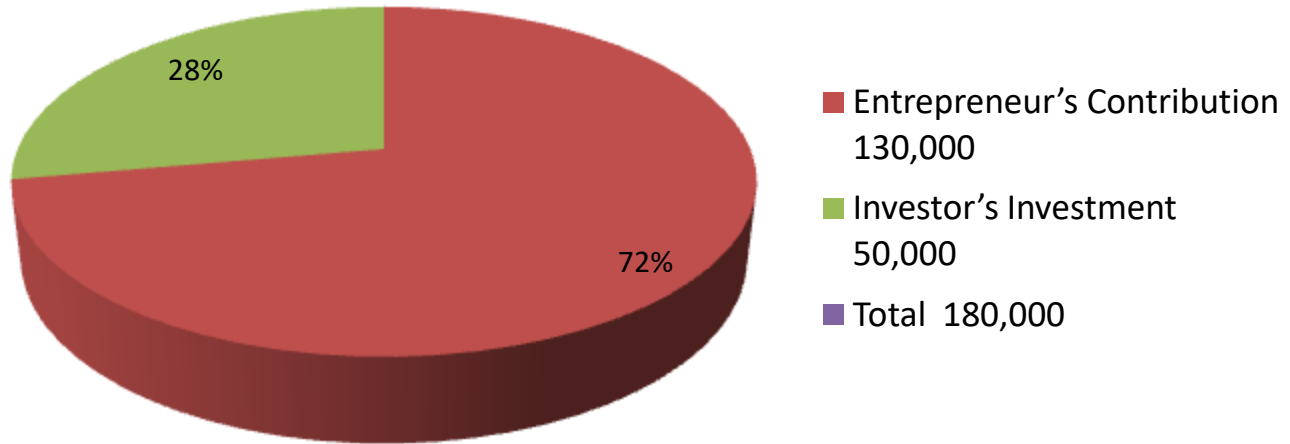
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOPNA DAIRY FARM</b>
Location	:	Sokhipur
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x16 ft=192 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow , one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods Borochowna</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

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 etc	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		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		3788	45456

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow calf	1	70000	70000	1	50000	50,000	120,000
	2	30000	60000			0	60,000
			0				0
	3	100000	130,000	1	50000	50,000	180000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Milk</b>	660	19800	237600	249480	261954
<b>Total Sales(A)</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>92</b>	<b>2772</b>	<b>33264</b>	34927.2	<b>36674</b>
<b>Total Variable Expense</b>	<b>92</b>	<b>2772</b>	<b>33264</b>	<b>34927.2</b>	<b>36674</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>568</b>	<b>17028</b>	<b>204336</b>	<b>214552.8</b>	<b>225280</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
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		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>5500</b>	<b>66000</b>	<b>88800</b>	<b>405600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11528</b>	<b>138336</b>	<b>145252.8</b>	<b>152515</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	138,336	145252.8	152515.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118336	243588.8
	<b>Total Cash Inflow</b>	<b>188,336</b>	<b>263,589</b>	<b>396,104</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118,336</b>	<b>243,589</b>	<b>376,104</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# FAMILY PICTURE

