

Proposed NU Business Name: **SHIHAB MONISHA DAIRY FARM**



Project prepared by: Probir Chando Pramanik.
Sonatala Unit, Bogra.

Project verified by: Md.mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SHAHANA BEGUM
Age	:	24-10-1989 (28 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill: Telihata P.O: Sukhanpukur P.S:Sukhanpukur Dist: Bogra.
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 JOTSHONA KHATUN
(iii) Houseband's name	:	MD MILON MIA
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 05 (Female), Member ID: 1092/1, Group No: 03 Member since: 01-10-2004 (07Years) First loan: BDT 5,000/-
Further Information:		Existing Loan:20000/- , Outstanding loan: Nill
(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	:	015 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-900509
Mother's Contact No.	:	01774-560295
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JOSHNA joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	GOBADI POSHU PALON
Location	:	Vill: Telihata P.O: Sukhanpukur P.S:Sukhanpukur Dist: Bogra.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 150,000/-(from existing business) 67% Required Investment BDT 40,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

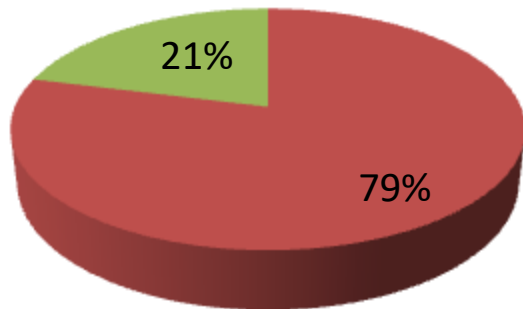
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	60000	120,000	1	40,000	40,000	160,000
Bokna	1	30000	30,000	0	0	0	30,000
Total	3	90000	150000	1	40000	40000	190000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 40,000
- **Total 190,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	380	11,400	136,800	143,640	150,822
Total Sales (A)	380	11,400	136,800	143,640	150,822
Less. Variable Expense					
Milk production	76	2,280	27,360	28,728	30,164
Total variable Expense (B)	76	2,280	27,360	28,728	30,164
Contribution Margin (CM) [C=(A-B)]	304	9,120	109,440	114,912	120,658
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		3,820	45,840	51,312	57,058
Investment Payback			16,000	16,000	16,000

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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	45,840	51,312	57,058
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		29,840	65,152
	Total Cash Inflow	85,840	81,152	122,210
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	29,840	65,152	106,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience; 4Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

