

Proposed NU Business Name: SHAHANAZ PARVIN DAIRY FARM



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Sokhipur.

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHANAZ PARVIN
Age	:	11-10-1985 (32Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Chotolbaid P.O: Korotiya paraP.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	:	ROBI BEGUM
(iii) Father's name	:	KHAYRUL ISLAM
(iv) GB member's info	:	Branch :Nandina,Centre 06(Female), Member ID: 1221, Group No: 05 Member since: 10-02-2000 to 2007(07 years) First loan: BDT 5,000 Existing loan: BDT 15,000, Outstanding Loan: No
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 years experience in running business. 10 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.	:	01754421373
Family's Contact No.	:	01716364001
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROBI BEGUM joined Grameen Bank since 07 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

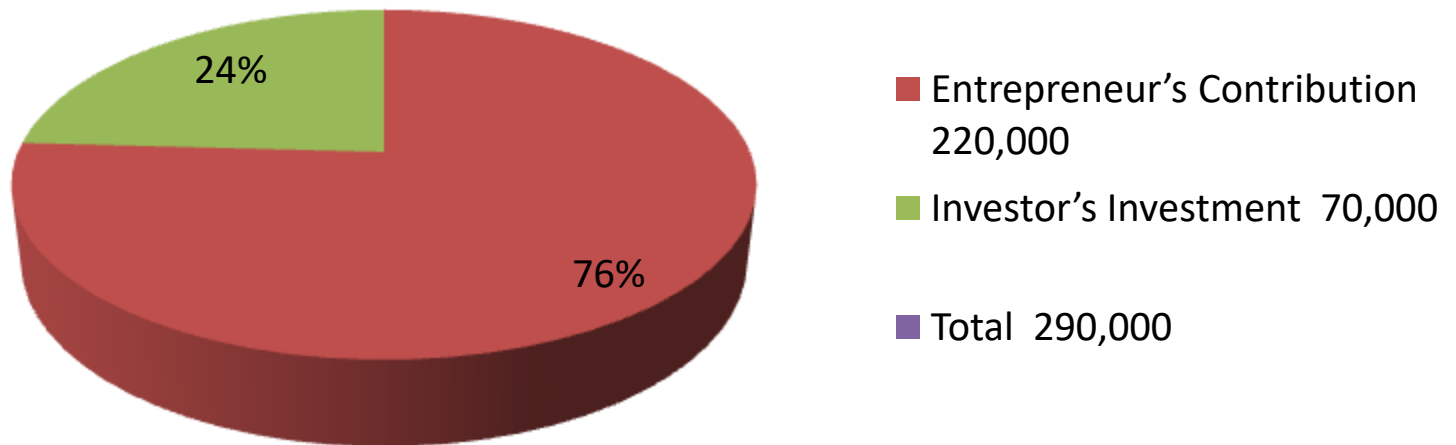
Business Name	:	SHAHANAZ PARVIN DAIRY FARM
Location	:	chotolbaid
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 220,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x13 ft=780square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf 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 kaitola.▪The farm is own.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	660	19800	237600
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		5000	60000
Transportation		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		12700	152400
Net Profit (E)= [C-D]		4328	51936

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	80000	160000	1	70000	70,000	230,000
ox	1	60000	60000				60,000
	3	140000	220,000	1	70000	70,000	290000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Milk	1120	33600	403200	423360
Total Sales(A)	1120	33600	403200	423360
Less Variable Expense (B)				
Straw, Bran, Medicine etc	157	4704	56448	59270.4
Total Variable Expense	157	4704	56448	59270.4
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6
Less Fixed Expense				
Rent		0	0	0
Electric Bill		5000	60000	720000
Transportaion		2,000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
Total Fixed Cost (D)		12700	152400	807600
Net Profit (E)= [C-D]		16196	194352	204069.6
Investment Pay Back			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	194,352	204069.6
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		152352
	Total Cash Inflow	264,352	356,422
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	152,352	314,422

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 10
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

