

## Proposed NU Business Name: **SHARIF DAIRY FARM**



Project identification and prepared by: MD.Mahfujor rahman  
sokhipur

Project verified by: Md.Shamsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Sharif Mia</b>
Age	:	01-02-1998(20 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 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"/> <input type="checkbox"/>
(ii) Mother's name	:	RUBIYA AKTER
(iii) Husband's name	:	<b>AKKAS ALI</b>
(iv) GB member's info	:	Branch: kochua , Shokhipur Center 38(Female), Member ID: 1514/1, Group No: 06 Member since: 1992-2017(25Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT 20000 Outstanding loan: 16700
(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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	5 years experience in own business, 5 years experience in others business He has 5 years training.
Other Own/Family Sources of Income	:	Laundry goods
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768731931
Mother's Contact No.	:	01732544328
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokhipur ,Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

RUBIYA AKTER joined Grameen Bank since 25 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

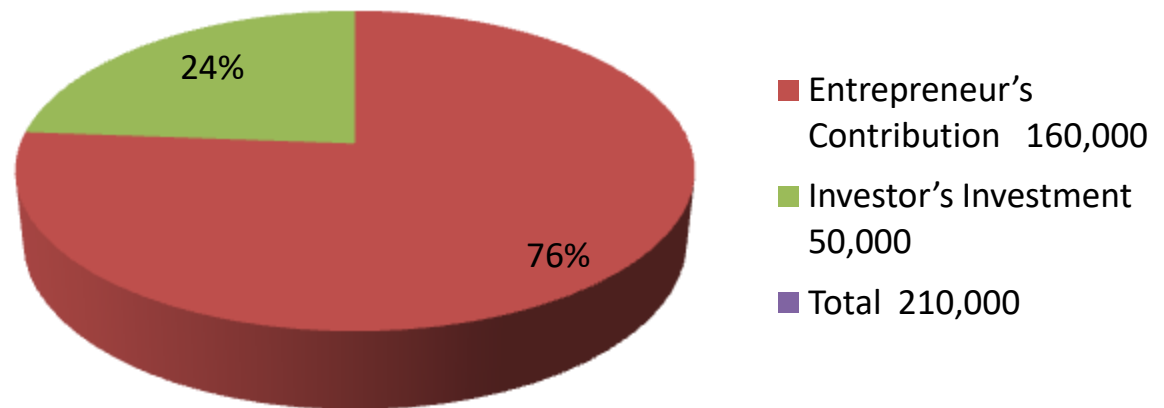
Business Name	:	<b>SHARIF DAIRY FARM</b>
Location	:	Kaliya
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 160000/-(from existing business) 76% Required Investment BDT 50000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12ft= 288 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,ox.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own</li><li>▪Collects goods from borochowna.</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
Milk	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		250	3000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		5650	67800
Net Profit (E)= [C-D]		3638	43656

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	40000	40000	1	50000	50,000	90,000
ox	2	50000	100000			0	100,000
calf	1	20000	20000				20,000
	4	110000	160,000	1	50000	50,000	210000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	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		250	3000	36000	432000
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		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>5650</b>	<b>67800</b>	<b>96000</b>	<b>492000</b>
<b>Net Profit (E)= [C-D]</b>		<b>11378</b>	<b>136536</b>	<b>143362.8</b>	<b>150531</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	136,536	143362.8	150530.94
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116536	239898.8
	<b>Total Cash Inflow</b>	<b>186,536</b>	<b>259,899</b>	<b>390,430</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>116,536</b>	<b>239,899</b>	<b>370,430</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :06 Years  
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

