

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



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Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MD SHAHIN SHEIKH</b>
Age	:	06-04-1989(29Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill:Baro pawldiya P.O ;baro Pawldiya PS;Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AMENA BEGUM</b>
(iii) Father's name	:	<b>RAMJAN SHEIKH</b>
(iv) GB member's info	:	Branch: Sirajdikhan,Munshigonj Centre # 40(Female), Member ID: 2167, Group No: 03 Member since:01-05-2006-2012(06Years) First loan: BDT 2,000/- Existing loan :20,000/- Outstanding loan: Nil
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..	:	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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Tea store
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-385110
Family's Contact No.	:	01777-588066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHEIKH DAIRY FARM</b>
Location	:	Baro Pawldiya,Sirajdikhan.Munshigonj.
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 255,000/- (from existing business)84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow,calf,milk,etc.</li><li>▪Average 70% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

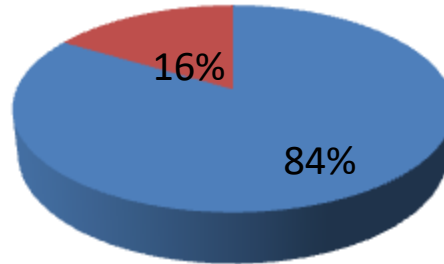
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow,calf,milk,etc.	600	18,000	216,000
<b>Total Sales (A)</b>	600	18,000	216,000
<b>Less. Variable Expense</b>			
Cow,calf,milk,etc.	240	7,200	86,400
<b>Total variable Expense (B)</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	3	80000	240000		1	50000	50,000	290,000
calf	1	15000	15000					15,000
<b>Total</b>			255000			50000	50,000	<b>305,000</b>

## Source of finance

■ Entrepreneur investment 255,000   ■ Investore investment 50,000   ■ Total investment 305,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Cow,calf,milk,etc.	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	800	24,000	288,000	302,400	317,520
<b>Less. Variable Expense</b>					
Cow,calf,milk,etc.	240	7,200	86,400	90,720	95,256
<b>Total variable Expense (B)</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>90,720</b>	<b>95,256</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,200</b>	<b>62,400</b>	<b>62,520</b>	<b>62,646</b>
<b>Net Profit (E) [C-D]</b>		<b>11,600</b>	<b>139,200</b>	<b>149,160</b>	<b>159,618</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>139,200</b>	<b>149,160</b>	<b>159,618</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		119,200	248,360
	<b>Total Cash Inflow</b>	<b>189,200</b>	<b>268,360</b>	<b>407,978</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)	20,000	20,000	20,000
	<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>119,200</b>	<b>248,360</b>	<b>387,978</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:01 Others:0  
Experience & Skill : 10 Years  
Own Business :10  
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









