

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



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sohel Rana
Age	:	10-09-1986 (32 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Kanchkura ,P.O: Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ayesha Khatun
(iii) Father's name	:	Md Badsha Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 74 (Female), Member ID: 8720 , Group No: 03 Member since: 01-04-2003 (15 Years) First loan: BDT = 5,000 /- Last Loan= 55,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-554490
Family's Contact No.	:	01675-244474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ayesha Khatun joined Grameen Bank since 15 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	:	Sohel Dairy Farm
Location	:	Kanchkura,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/- (from existing business) 83% Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	The Place Is Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Ox, Basur etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing Two employee.▪The shop is Owner .▪Collects goods from Satkhira, Mymenshing.▪Agreed grace period is 3 months.

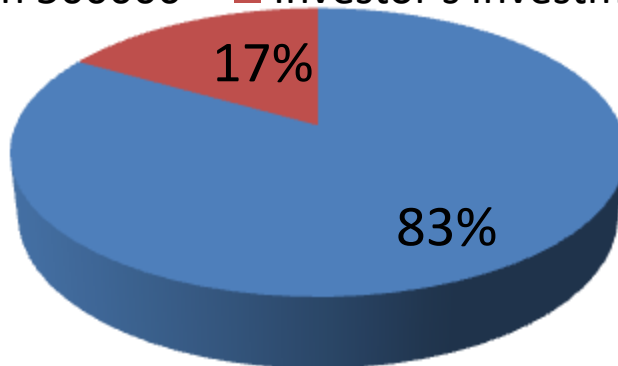
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	3,900	117,000	1,404,000
	0	0	0
Total Sales (A)	3,900	117,000	1,404,000
Less. Variable Expense			
Milk	2,730	81,900	982,800
Total variable Expense (B)	2,730	81,900	982,800
Contribution Margin (CM) [C=(A-B)]	1,170	35,100	421,200
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		300	3,600
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		18,000	216,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		25,300	303,600
Net Profit (E) [C-D]		9,800	117,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	3	80000	240000	Cow	1	100000	100000	340,000
Ox	3	55000	165000					165,000
Basur	2	35000	70000					70,000
			0					0
			0					0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others			25000	Others			0	25,000
Total			500,000				100,000	600,000

Source of Finance

■ Entrepreneur's contibution 500000 ■ Investor's Investment 100000 ■ Total 600000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	4,500	135,000	1,620,000	1,701,000	1,786,050
	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		330	3,960	4,158	4,366
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		18,000	216,000	226,800	238,140
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		25,555	306,660	318,993	331,943
Net Profit (E) [C-D]		14,945	179,340	191,307	203,872
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	179,340	191,307	203,872
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		139,340	290,647
	Total Cash Inflow	279,340	330,647	494,519
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	139,340	290,647	454,519

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Own Business : 05 Years
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

