

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



Project identification and prepared by: Md. . Mozaharl Islam,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MST RITA KHATUN</b>
Age	:	03-01-1985 (31 Years)
Education, till to date	:	SSC Pass
Marital status	:	married
Children	:	01 son 01 daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Kutur bari purbopara, P.O: Jhorgachahat, P.S: Bogra shadarDist: Bogra
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>MST HASENA BEGM</b>
(iii) Father's name	:	<b>MD ABDUR RAHIM</b>
(iv) GB member's info	:	Branch: Gabtoli, Centre # 10 (Female), Member ID: 4183 Group No: 05 Member since: 15-08-2009 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT 5,918.
(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	:	12 years experience in running business. 12 Years in own business.
Training Info	:	She has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01742-938059
Father's Contact No.	:	01725-245007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST HASENA BEGUM** joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIFATI DAIRY FIRM</b>
Location	:	Kutur bari purba para, Jhorgachahat,Bogra shadar,Bogra
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 135,000/-(from existing business) 66% Required Investment BDT 70,000/-(as equity) 34%
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
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

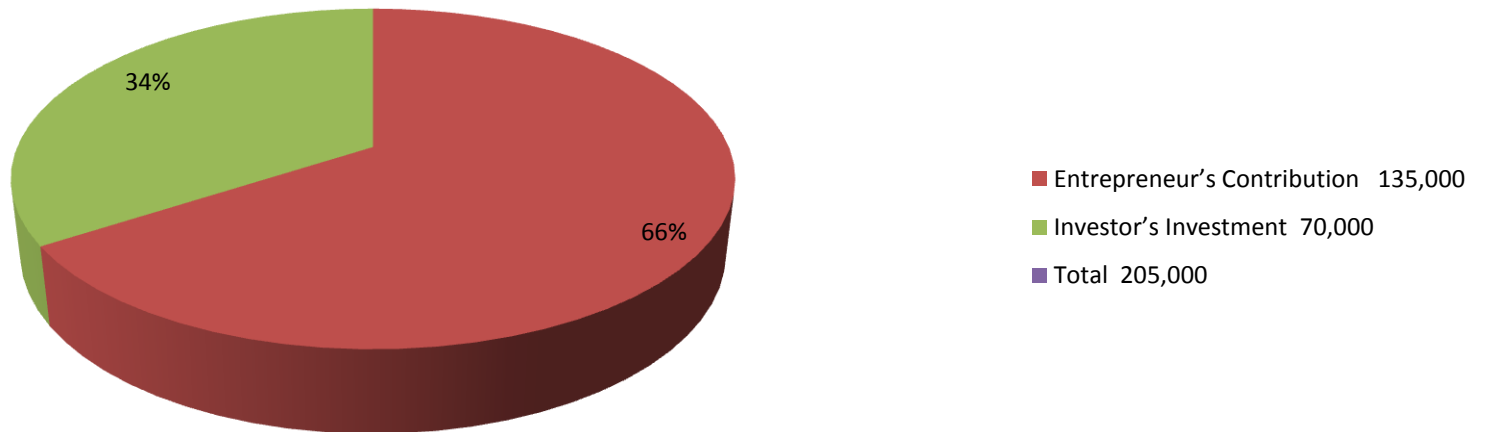
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10*40)	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Cow feed, Medicine	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Transportation		100	1,200
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>700</b>	<b>8,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mil Cow	75,000	70,000	145,000
Culf	40,000	0	40,000
Bull calf	20000	0	20,000
<b>Total</b>	<b>135,000</b>	<b>70,000</b>	<b>205,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (20 lt. * 40)	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>					
Cow feed and medicine	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,400	1,600
Mobile Bill		200	2,400	2,400	2,500
Salary (self)		4,000	48,000	48,000	48,000
Transportation		400	4,800	5,000	5,500
<b>Total Fixed Cost</b>		<b>4,700</b>	<b>56,400</b>	<b>104,800</b>	<b>105,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,300</b>	<b>87,600</b>	<b>46,400</b>	<b>53,160</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	122,400	144,900	168,525
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,400	227,300
	<b>Total Cash Inflow</b>	<b>192,400</b>	<b>247,300</b>	<b>395,825</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
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>90,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,400</b>	<b>227,300</b>	<b>375,825</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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











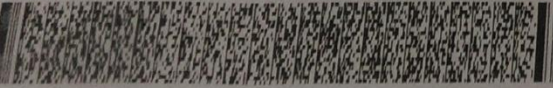



 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

  
নাম: মোছাঃ রিতা খাতুন  
Name: Mst. Rita Khatun  
স্বামী: মোঃ শফিকুল ইসলাম  
মাতা: মোছাঃ হাছেনা বেগম  
Date of Birth: 03 Jan 1985  
ID NO: 1012073359530

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: রাজা নং/নাম: কুটুর বাড়ী পূর্ব পাড়া, কুটুর বাড়ী, ডাকঘর: জোড়গাছা হাট - ৫৮০০, বগুড়া সদর, বগুড়া

স্বাক্ষর  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০১/২০০৮



  
গ্রামীণ ব্যাংক  
..... শাখা

সহজ ঋণের পাশ বই

নাম ..... ২৩৩৩৩  
স্বাক্ষর নং ..... ৪১৮৬  
গ্রুপ নং ..... ৮  
কেন্দ্র নং ..... ৪৪৭  
কেন্দ্রের নাম ..... মনো মনো  
বই ইস্যুর তারিখ ..... )  
শাখা ব্যবস্থাপকের স্বাক্ষর ..... স্বাক্ষর



# FAMILY PICTURE

