

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



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQL ISLAM
Age	:	01-01-1995(21 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers 1Sisters
Address	:	Vill: choikandi, P.O:Mirjapur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	<input checked="" type="checkbox"/> Mother <input type="checkbox"/> Father
(ii) Mother's name	:	
(iii) Father's name	:	MOST. SHAHIDA BEGUM
(iv) GB member's info	:	MD. JAMAL UDDIN Branch: Mirjapur, Sherpur Centre # 36 (Female), Member ID: 13615/1, Group No: 06 Member since:12-11-2005(07 Year)
Further Information:	:	
(v) Who pays GB loan installment	:	First loan: BDT 5000/- Existing Loan: BDT 15,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(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 Training Info	:	08 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-963991
Mother's Contact No.	:	01750-222641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHIDA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIDA DAIRY FARM
Location	:	Naishimul , Bishalpur, Sherpur .
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 135,000/-(from existing business) 89% Required Investment BDT 70,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	30ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

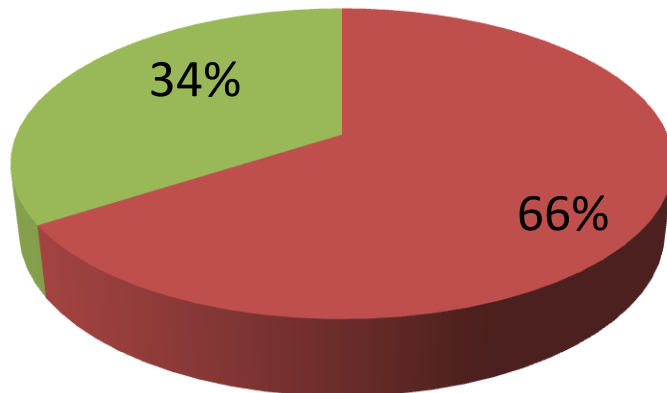
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(50*10)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Millk	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Transportation		200	2,400
Salary (self)		3,000	36,000
Entertainment		200	2,400
Feed & Medicine		2,100	25,200
Mobile Bill		200	2,400
Total fixed Cost (D)		5,700	68,396
Net Profit (E) [C-D]		6,300	75,604

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Dashi)	2	40,000	80,000	1	70,000	70,000	150,000
Small Cow	1	35,000	35,000				35,000
Smoll	2	10,000	20,000				20,000
Total	5		135,000	1		70,000	205,000

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 70,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*16)	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense	0				
Millk	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Transportation		200	2,400	2,400	2,400
Salary (self)		3,000	36,000	36,000	36,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2100	25,200	25,200	25,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		13,400	160,800	172,320	184,416
Investment Payback			28,000	28,000	28,000

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	160,800	172,320	184,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		132,800	277,120
	Total Cash Inflow	230,800	305,120	461,536
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	132,800	277,120	433,536

SWOT ANALYSIS

STRENGTH

Employment: Self: 0Family:01Others:0
Experience & Skill : 08 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

