

Proposed NU Business Name: **SHAKIL DAIRY**



Project identification and prepared by: Md Raju Ahmed  
Nobabganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHAKIL HOSSAIN</b>
Age	:	05-03-1994 (23 Years)
Education, till to date	:	Class VII
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Bahra Poshchim , P.O: Bahra , P.S: Nobabgan j , 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	:	<b>FATEMA</b>
(iii) Father's name	:	<b>MD MONIR HOSSAIN</b>
(iv) GB member's info	:	Branch : Sholla Nobabganj , Centre : 46(Female), Member ID: 4175, Group No: 06 Member since: 2007 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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 Training Info	:	05 years experience in running business. 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01846384723
Family's Contact No.	:	01820-831193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAKIL DAIRY</b>
Location	:	Bahra Poshchim, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 330000/-
Financing	:	Self BDT 250000/- (from existing business) 76% Required Investment BDT 80000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 20 ft= 400 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

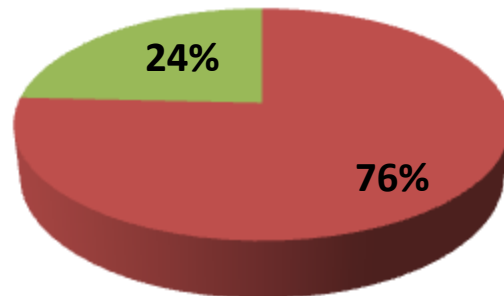
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 10 litres *60)	600	18000	216000
<b>Total Sales (A)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Feed & Medicine	250	7500	90000
<b>Total variable Expense (B)</b>	250	7500	90000
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10500	126000
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		4000	48000
Entertainment		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		5,100	61200
<b>Net Profit (E)= [C-D]</b>		5,400	64800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	120000	120,000	1	80,000	80,000	200,000
Calf	1	30000	30,000	0	0	0	30,000
Ox	2	50000	100,000	0	0	0	100,000
<b>Total</b>	<b>4</b>	<b>0</b>	<b>250,000</b>	<b>1</b>	<b>0</b>	<b>80,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 80,000
- Total 330,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk ( 17 litres *60)	1020	30600	367200	385560	404838
Ox & Calf			70000	60000	60000
<b>Total Sales (A)</b>	1020	30600	367200	385560	404838
<b>Less Variable Expense</b>					
Feed & Medicine	350	10500	126000	132300	138915
<b>Total variable Expense (B)</b>	350	10500	126000	132300	138915
<b>Contribution Margin (CM) [C=(A-B)</b>	670	20100	241200	253260	265923
<b>Less Variable Expense</b>					
Electricity bill		200	2400	2900	3400
Transportation		400	4800	5,300	5800
Salary (self)		4000	48000	60000	60000
Entertainment		300	3600	3600	3600
Mobile bill		600	7200	7300	7400
<b>Total fixed cost (D)</b>		5,500	66,000	79,100	80200
<b>Net Profit (E)= [C-D]</b>		14600	175200	174,160	185723
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	175,200	174,160	185723
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,200	285360
	<b>Total Cash Inflow</b>	255200	317360	471083
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	143,200	285360	439083

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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

