

Proposed NU Business Name: SHAGOR DAIRY FARM



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

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MOYNA RANI
Age	:	13-02-1986(30 Years)
Education, till to date	:	Classe 6
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill:Bagmara ,P.O: Ayra,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	SONDHA RANI
(iv) GB member's info	:	SUVOL MAHATO Branch:Mirjapur ,Sherpur, Centre # 74 (Female), Member ID: 7764, Group No: 04 Member since:22-12-2001(16 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 35,000, Outstanding loan: BDT 8,050/-
(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	:	10 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.	:	01753-330093
Mother's Contact No.	:	01762-761831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SONDHA RANI joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAGOR DAIRY FARM
Location	:	Kamarkandi ,Sherpur.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 8 ft=200 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.

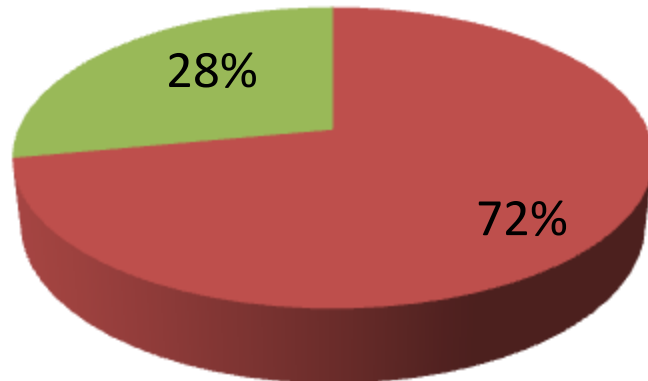
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	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			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,500	30,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,200	86,396
Net Profit (E) [C-D]		4,800	57,604

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Austolia)	2	60,000	120,000	1	70,000	70,000	190,000
Deshi Cow	2	30,000	60,000				60,000
Total	5		180,000	1		70,000	250,000

Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 70,000

■ Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	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					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2500	30,000	30,000	30,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,300	87,600	87,600	87,600
Net Profit (E) [C-D]		11,900	142,800	154,320	166,416
Investment Payback			28,000	28,000	28,000

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

SI #	<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	142,800	154,320	166,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		114,800	241,120
	Total Cash Inflow	212,800	269,120	407,536
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	114,800	241,120	379,536

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 10 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

