

## Proposed NU Business Name: SAHERA DAIRY FARM



Project prepared by : Ishak chambugong  
Sonatala unit.Bogra

Project verified by: Md. Mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. Shahadot Hossen</b>
Age	:	25-09-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	4 Brothers
Address	:	Vill: Maddo Digalkhandi P.O: Velurepara P.S: Sonatala 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	:	<b>Most Shahera Begum</b>
(iii) Father's name	:	<b>Md Badsha Mia</b>
(iv) GB member's info	:	Branch: Jhorgacha, Sonatala, Centre # 18(Female), Member ID: 6919, Group No: 07 Member since: 12-04-1993(24Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 5,920
(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 Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-685093
Mother's Contact No.	:	01780-513480
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Shahera Begum** joined Grameen Bank since 24 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	:	<b>SAHERA DAIRY FARM</b>
Location	:	Digalkhandi, Velurepara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 235,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 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; Caw, Bokna, bull etc.</li><li>▪ Average 25% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing one employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is own.</li><li>▪ Collects goods from Bogra Bazer, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

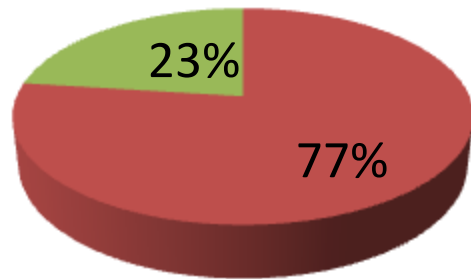
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Milk production	210	6,300	75,600
<b>Total variable Expense (B)</b>	<b>210</b>	<b>6,300</b>	<b>75,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11,700</b>	<b>140,400</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	50000	150,000	1	70,000	70,000	220,000
Bokna	1	15000	15,000	0	0	0	15,000
Bull	2	35000	70,000	0	0	0	70,000
<b>Total</b>	<b>7</b>	<b>1</b>	<b>235000</b>	<b>1</b>	<b>70000</b>	<b>70000</b>	<b>305000</b>

## Source of Finance



■ Entrepreneur's Contribution 235,000

■ Investor's Investment 70,000

■ Total 305,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	880	26,400	316,800	332,640	349,272
<b>Total Sales (A)</b>	<b>880</b>	<b>26,400</b>	<b>316,800</b>	<b>332,640</b>	<b>349,272</b>
<b>Less. Variable Expense</b>					
Milk production	308	9,240	110,880	116,424	122,245
<b>Total variable Expense (B)</b>	<b>308</b>	<b>9,240</b>	<b>110,880</b>	<b>116,424</b>	<b>122,245</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>572</b>	<b>17,160</b>	<b>205,920</b>	<b>216,216</b>	<b>227,027</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,160</b>	<b>133,920</b>	<b>144,216</b>	<b>155,027</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	133,920	144,216	155,027
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		105,920	222,136
	<b>Total Cash Inflow</b>	<b>203,920</b>	<b>250,136</b>	<b>377,163</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,920</b>	<b>222,136</b>	<b>349,163</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience; 10Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkandi, Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

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Pictures



17/04/2017



17/04/2017





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# Family Picture

