

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



Project identification and prepared by: Md. MOSHIUR RAHMAN
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARMIN BEGUM
Age	:	08-08-1982(36Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	03 Brothers 03sisters
Address	:	Vill: east rosuniyaP.O ;rosuniya+P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEJA BEGUM
(iii) Father's name	:	FARUQ BEPARY
(iv) GB member's info	:	Branch: ROSUNIYA, Centre # 40(Female), Member ID: 4341, Group No: 05 Member since:01-05-1997-2005(08years) First loan: BDT 3,000/- Exting loan: 20,000/- Outstanding loan: nil/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-896315
Family's Contact No.	:	01777-187782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARMIN DAIRY FIRM
Location	:	East rosuniya,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT200,000/- (from existing business)64 % Required Investment BDT 100,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 06 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf,etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

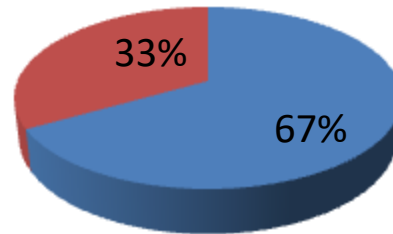
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk,calf,etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
cow,milk,calf,etc.	650	19,500	234,000
Total variable Expense (B)	650	19,500	234,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	1	100000	100000	cow	1	100000	100,000	200,000
calf	2	50000	100000		0	0	0	100,000
Total			200000			100000	100,000	300,000

Source of finance

■ Entrepreneur investment 200,000 ■ Investore investment 100,000 ■ Total investment 300,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk,calf,etc.	1,400	42,000	504,000	529,200	555,660
Total Sales (A)	1,400	42,000	504,000	529,200	555,660
Less. Variable Expense					
cow,milk,calf,etc.	910	27,300	327,600	343,980	361,179
Total variable Expense (B)	910	27,300	327,600	343,980	361,179
Contribution Margin (CM) [C=(A-B)]	490	14,700	176,400	185,220	194,481
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D]		9,600	115,200	123,960	133,158
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	115,200	123,960	133,158
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,200	159,160
	Total Cash Inflow	215,200	199,160	292,318
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	75,200	159,160	252,318

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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



