

## Proposed NU Business Name: **SHIPON DAIRY FARM**



Project identification and prepared by: Md.Majnu Hossen,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD.SIRAJUL ISLAM</b>
Age	:	15-06-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Bother
Address		Vill:Shatra ,P.O: Sonka,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	:	<b>MST. SHELINA KHATUN</b>
(iv) GB member's info	:	<b>MD. GOLAM RABANI</b> Branch:Sugart,Sherpur,Centre # 21 (Female), Member ID: 2722, Group No: 03
Further Information:		Member since: 20-07-2002(7 Year)
(v) Who pays GB loan installment	:	First loan: BDT 4,000/- Existing Loan: BDT 10,000, Outstanding loan: 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	:	07 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.	:	01713-684246
Mother's Contact No.	:	01760-124066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHELINA KHATUN** joined Grameen Bank since 07 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIPON DAIRY FARM</b>
Location	:	Sharta, Sherpur.
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 225,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	18 ft x 12 ft = 216 square ft
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>▪ One will be appointed in the future.</li><li>▪ Collects goods from Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

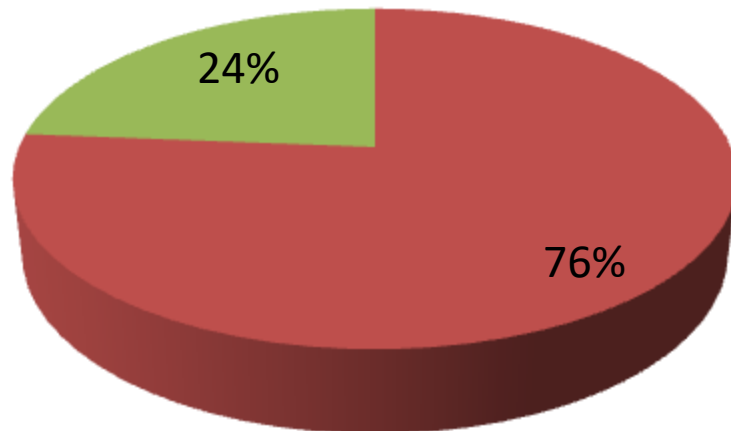
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk(50*10)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		100	1,200
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astolian Cow	3	50,000	150,000	1	70,000	70,000	220,000
Figiyem Cow	1	30,000	30,000				30,000
Samal cow	2	15,000	30,000				30,000
Samal Cow	1	15,000	15,000				15,000
<b>Total</b>	<b>7</b>		<b>225,000</b>	<b>1</b>			<b>295,000</b>

## Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 70,000
- Total 295,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk (50*16)	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Millk	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>	<b>60,480</b>	<b>63,504</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>	<b>81,600</b>	<b>81,600</b>
<b>Net Profit (E) [C-D]</b>		<b>12,400</b>	<b>148,800</b>	<b>160,320</b>	<b>172,416</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 #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	148,800	160,320	172,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		120,800	253,120
	<b>Total Cash Inflow</b>	<b>218,800</b>	<b>281,120</b>	<b>425,536</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<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>120,800</b>	<b>253,120</b>	<b>397,536</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 07 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







MC  
FROM THE TOP AREA  
DISTRICT  
75











# FAMILY PICTURE

