

Proposed NU Business Name: **M/S SHOHAN DAIRY FARM**



Project identification and prepared by: Most Monjuara Khatun,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TAJUL ISLAM
Age	:	25-02-1985 (32Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son &01 Daughter
No. of siblings:	:	03 Brother 05 Sister
Address	:	Vill: Ghor Mohasthan P.O Mohasthan Zadughor P.S: Shibgong, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SREE TAHARA BEGUM
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch:Gokul, Bogra,Centre # 69 (Female), Member ID:5739/1, Group No: 03 Member since: 20-03-2002 (5Years) First loan: BDT 15,000 /- Outstanding loan: 11268,000/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA	:	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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-703708
Father's Contact No.	:	01771-841790
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.TAHARA BEGUM joined Grameen Bank since 15years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHOHAN DAIRY FARM
Location	:	: Ghor Mohasthan, Shibgong, Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 31 % Required Investment BDT 50,000/- (as equity) 69 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Milk sales etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

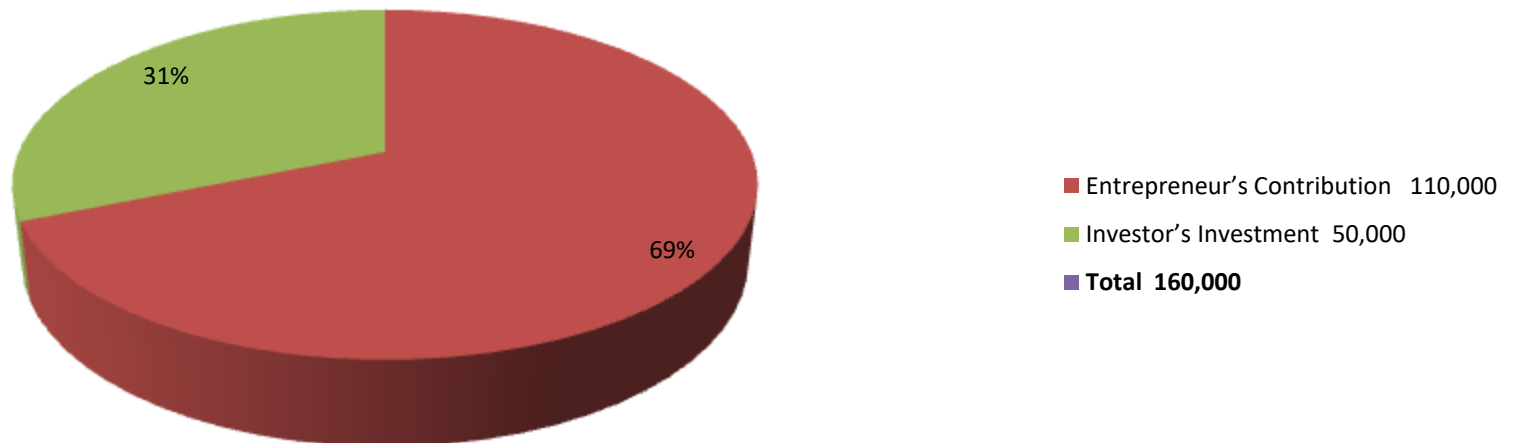
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
House rant			0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		1,000	12,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60,000	60,000	1	50,000	50,000	110,000
Haifer	1	50,000	50,000	0	0	0	50,000
Total	2	110000	110000	1	50000	50000	160000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,900	70,800	70,800	70,800
Net Profit (E) [C-D]		4,600	55,200	61,500	68,115
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	55,200	61,500	68,115
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		35,200	76,700
	Total Cash Inflow	105,200	96,700	144,815
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	35,200	76,700	

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Ghor
Mohasthan,Shibgong,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

