

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



Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAKIL MOLLAH
Age	:	16-12-1998 (19 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Vartacherbag P.O: : Ponchosar, P.S Munshiganj Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. KHALEDA BEGUM
(iii) Father's name	:	ABU KALAM MOLLAH
(iv) GB member's info	:	Branch: : Ponchosar Centre # 02 (Female), Member ID: 1114, Group No: 04 Member since: 02-04-2004(11 Years) First loan: BDT 5,500/-
Further Information:		Existing loan: BDT 16,000/- Outstanding loan: BDT 5,792/-
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-358565
Mother's Contact No.	:	01927-095025
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHALEDA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAKIL DAIRY FARM
Location	:	Vartacherbag, Ponchosar, Munshiganj
Total Investment in BDT	:	BDT 5,45,000/-
Financing	:	Self BDT 465,000(from existing business) 85 % Required Investment BDT 80,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 12 ft= 144 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▪Average 12-13 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months.

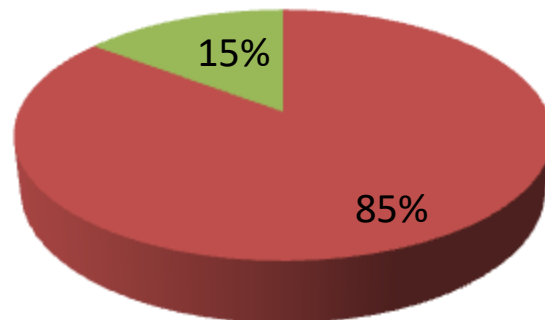
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12*50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Straw, Bran, Medicine etc	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electric Bill		300	3,600
Mobile Bill		300	3,600
Transport		500	6,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	75,000	375,000	1	80000	80,000	80,000
Colf	3	30,000	90,000				
Total	8		465,000	1		80,000	80,000

Source of Finance



- Entrepreneur's Contribution 465,000
- Investor's Investment 80,000
- Total 545,000

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (12 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			25,000	25,000	25,000
Total Sales (A)	700	21,000	277,000	289,600	302,830
Less. Variable Expense					
Straw, Bran, Medicine etc	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electric Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Transport		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,100	73,200	73,300	73,400
Net Profit (E) [C-D)		5,900	70,800	77,900	85,360
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<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	80,000		
1.2	Net Profit	70,800	77,900	85,360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,800	84,700
	Total Cash Inflow	150,800	116,700	170,060
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	38,800	84,700	117,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

