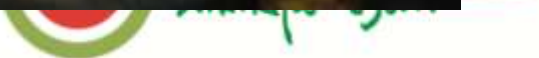


**Proposed NU Business Name: SHAMIMA DAIRY FARM**



Project identification and prepared by: Md. Yasin Alam  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin

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

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

Name	:	<b>MD SAIFUL BEPARY</b>
Age	:	15-01-1994(23Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers
Address	:	Vill: Chormordon P.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	:	<b>SAMIMA BEGUM</b>
(iii) Father's name	:	<b>LATE. KALACHAN BEPARY</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 20(Female), Member ID: 4160, Group No: 02 Member since:01-05-1996-2007(11Years) First loan: BDT 25,00/-              Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(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	:	03 years of business experience. : 03 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.	:	01730-276063
Family's Contact No.	:	01732-511143
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMIMA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 25,00 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIMA DAIRY FARM</b>
Location	:	Chormordan,Sirajdikhan ,Munshigonj.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/- (from existing business) 72% Required Investment BDT 70,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li><li>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

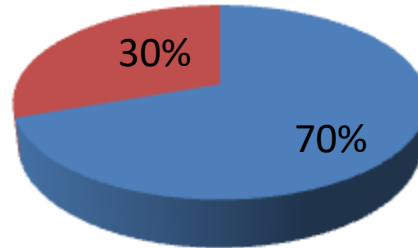
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow,milk,calf etc.	1,000	30,000	360,000
<b>Total Sales (A)</b>	1,000	30,000	360,000
<b>Less. Variable Expense</b>			
cow,milk,calf etc.	600	18,000	216,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	80000	160000		1	70000	70,000	230,000
<b>Total</b>			<b>160000</b>				<b>70,000</b>	<b>230,000</b>

## Source of finance

■ Entrepreneur investment 160,000 ■ Investore investment 70,000 ■ Total investment 230,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%
<b>Revenue (sales)</b>				
cow,milk,calf etc.	1,300	39,000	468,000	491,400
<b>Total Sales (A)</b>	1,300	39,000	468,000	491,400
<b>Less. Variable Expense</b>				
cow,milk,calf etc.	780	23,400	280,800	294,840
<b>Total variable Expense (B)</b>	<b>780</b>	<b>23,400</b>	<b>280,800</b>	<b>294,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>	<b>196,560</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Mobile bill		200	2,400	2,520
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>5,500</b>	<b>66,000</b>	<b>66,300</b>
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>121,200</b>	<b>130,260</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>
<b>Cash Inflow</b>		
Investment Infusion by Investor	70,000	
Net Profit	<b>121,200</b>	<b>130,260</b>
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus		79,200
<b>Total Cash Inflow</b>	<b>191,200</b>	<b>209,460</b>
<b>Cash Outflow</b>		
Purchase of Product	70,000	
Payment of GB Loan		
Investment Pay Back (Including Ownership Tr. Fee)	<b>42,000</b>	<b>42,000</b>
<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>Net Cash Surplus</b>	<b>79,200</b>	<b>167460</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others 0  
Experience & Skill : 03 Years  
Own Business :03  
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





