

Proposed NU Business Name: **Shafikul Dairy Farm**



Project identification and prepared by: MD.Sujat
Ali,Shokhipur,Tangail

Project verified by: Md Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Shafikul Islam
Age	:	01-11-1983(34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter,1 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Shokhipur P.O: Shokhipur, P.S: Shokhipur, Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MANIKJAN MALLIK
(iii) Father's name	:	ATAUR HOSSAIN
(iv) GB member's info	:	Branch: Shokhipur Center 14(Female), Member ID: 7023, Group No: 09 Member since: 10-12-2011(6Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 40000 Outstanding loan: 31200
(v) Who pays GB loan installment	:	Father
(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.) ¹⁰	:	No
Business Experiences and Training Info	:	10 years experience in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728012236
Mother's Contact No.	:	01827621713
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokhipur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANIKJAN MALLIK joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

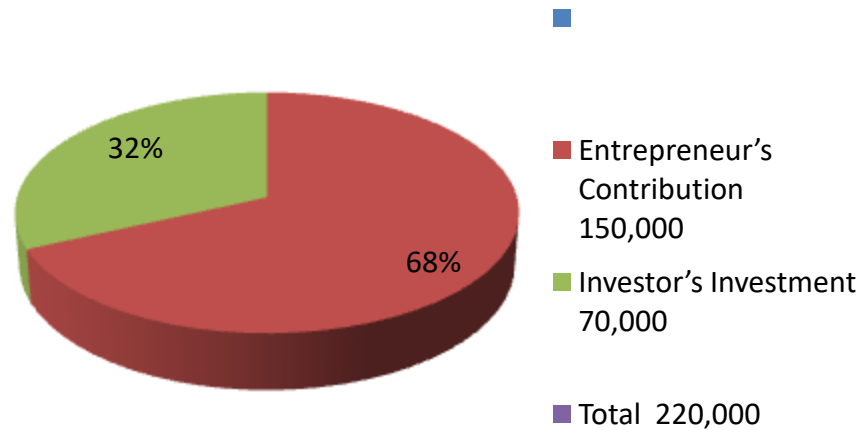
Proposed Nobin Udyokta Business Info

Business Name	:	Shafikul Dairy Farm
Location	:	Shokhipur
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 150000/- (from existing business) 68% Required Investment BDT 70000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 10ft = 220 square ft
Security of the shop	:	BDT 15000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; cow, ox.▪ The business is operating by entrepreneur. Existing no employees.▪ The shop is own▪ Collects goods from Tangail.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cow,Ox	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow,bull	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8,200	98400
Net Profit (E)= [C-D]		1088	13056

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow OX	1	90000	90000	1	70000	70,000	160,000
	1	6000	6000				60000
	2	96000	150000	1	70000	70,000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,Ox	620	18600	223200	234360	246078
Total Sales(A)	620	18600	223200	234360	246078
Less Variable Expense (B)					
Straw, Bran, Medicine etc	87	2604	31248	32810.4	34451
Total Variable Expense	87	2604	31248	32810.4	34451
Contributon Margin (CM) [C=(A-B)]	533	15996	191952	201549.6	211627
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		8200	98400	159600	952860
Net Profit (E)= [C-D]		7796	93552	98229.6	103141
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	93,552	98229.6	103141.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65552	135781.6
	Total Cash Inflow	163,552	163,782	238,923
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	65,552	135,782	210,923

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

