

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



Project identification and prepared by:  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>ARIF HOSSAIN SHAWON</b>
Age	:	05/10/1995( 23 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	0 Brothers 01Sister
Address	:	Vill: Sreepur P.O: SDreepurP.Sreepur Dist: Gazipur
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>AFRUZA</b>
(iii) Father's name	:	<b>MD: HANIF</b>
(iv) GB member's info	:	Branch: Tangra Centre # 14(Female), Member ID: 6394 Group No: 09 Member since: 29/03/2000to 2018(18Years)
Further Information:		First Loan: BDT 10000 /-, Existing Loan:BDT 100,000/-
(v) Who pays GB loan installment	:	Outstanding Loan: BDT /-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	5 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.	:	01747229735
Family's Contact No.	:	01739878148
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AFROZA** joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

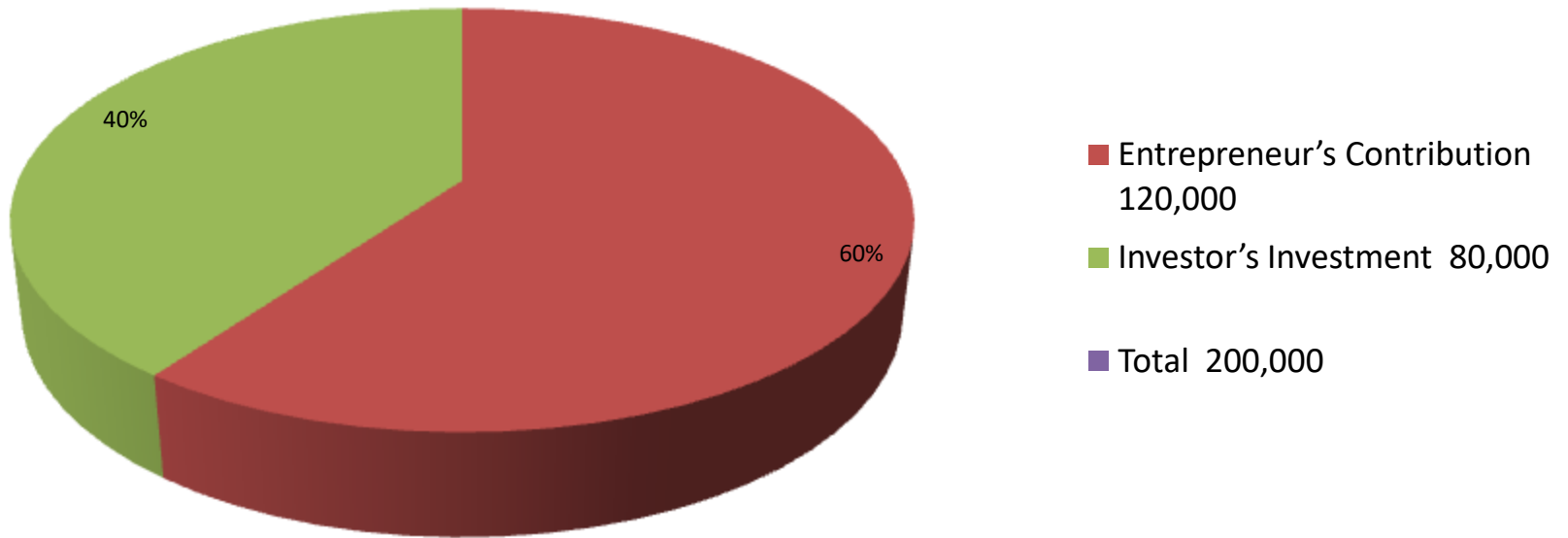
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>SHAWON DAIRY FARM</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/- (from existing business) 60% Required Investment BDT 80,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. 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 cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is ownSreepur</li><li>▪Collects cows from S</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (Sale)</b>			
Milk	2800	84000	1008000
	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine etc	2380	71400	856800
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	80,000	80,000	200,000
Calf						0	
			<b>120,000</b>			<b>80,000</b>	<b>200000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk	3300	99000	1188000	1247400
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	495	14850	178200	187110
<b>Total Variable Expense</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		300	3600	43200
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		300	3600	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>108120</b>
<b>Net Profit (E)= [C-D]</b>		<b>78150</b>	<b>937800</b>	<b>984690</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	937,800	984690
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		889800
	<b>Total Cash Inflow</b>	<b>1,017,800</b>	<b>1,874,490</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>889,800</b>	<b>1,826,490</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0;  
Experience & Skill : 5 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





