

Proposed NU Business Name: **SHAHA ALI DAIRY FARM**



Project identification and prepared by: Md. Rafiqul Islam  
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MOST. ZUALI KHATUN</b>
Age	:	02-04-1989(29Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	01 Son,02 Daughters
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: Sonarga, P.O:Chikashi, P.S: Dhunat ,Dist: Bogra
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>MOST.MONOWARA KHATUN</b>
(iii) Father's name	:	<b>MD.ABDUL JALIL AKONDA</b>
(iv) GB member's info	:	Branch: Chikashi Dhunat, Centre # 22(Female), Member ID: 3608, Group No: 06 Member since: 15-02-2009(09Years) First loan: BDT 10,000 /- Outstanding loan: 54,600 /-
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 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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-580353
Family's Contact No.	:	01722-635906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.MONOWARA KHATUN** joined Grameen Bank since 09 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

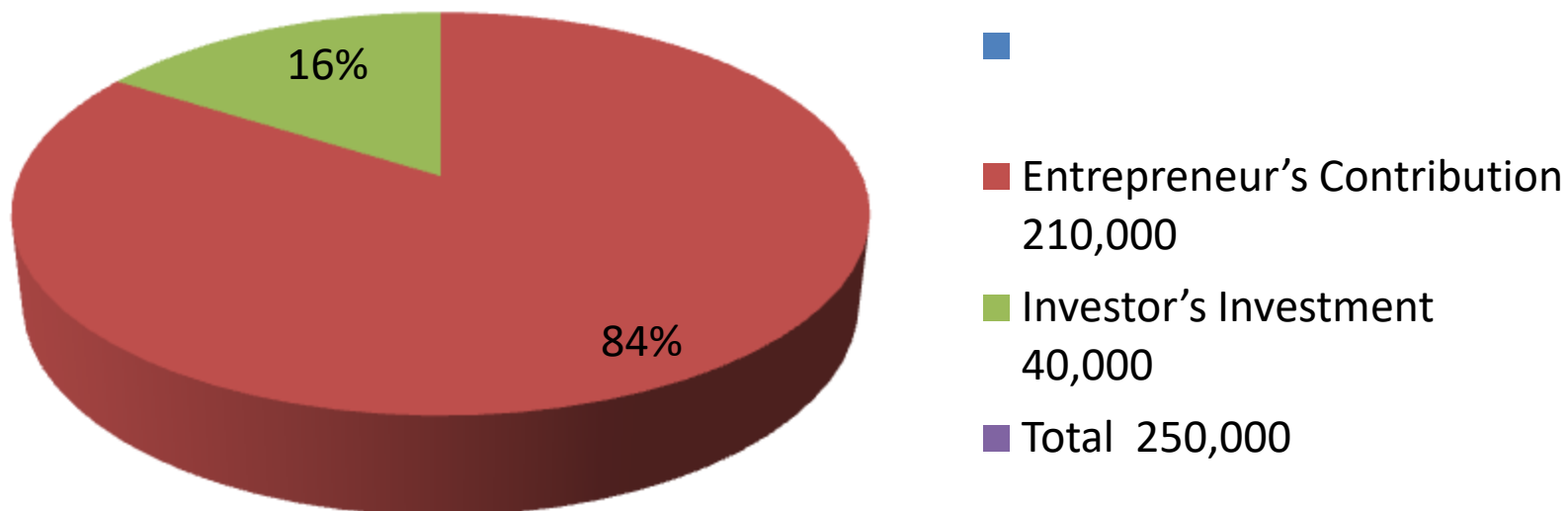
Business Name	:	<b>SHAHA ALI DAIRY FARM</b>
Location	:	Vill: Sonarga, P.O:Chikashi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 210,000/- (from existing business) 84% Required Investment BDT 40,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The farm is own</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Milk Sales	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	40,000	40,000	200,000
Haifer	1	30000	30,000	0	0	0	30,000
Calf	1	20000	20,000	0	0	0	20,000
Total	<b>0</b>		<b>210,000</b>	<b>0</b>		<b>40,000</b>	<b>250,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk sale	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Prodict cost	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>	<b>52,800</b>	<b>52,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>120,000</b>	<b>128,640</b>	<b>137,712</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	120,000	128,640	137,712
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		104,000	216,640
	<b>Total Cash Inflow</b>	<b>160,000</b>	<b>232,640</b>	<b>354,352</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>104,000</b>	<b>216,640</b>	<b>338,352</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01, Others: 0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sonarga,  
Chikashi,Dhunat,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

