

Proposed NU Business Name: SHARDAR DAIRY FARM



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


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. WABIL SHARDAR
Age	:	01-05-1988(30Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	03 brothers 02 sisters
Address	:	Vill: North Balasur P.O Vaggokul,P.S: Sirinagar,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	:	MST HAMIDA BEGUM
(iii) Father's name	:	MD OBAIDUL SARDAR
(iv) GB member's info	:	Branch: Vaggokul,Sreenagar, Munshigonj # 70(Female), Member ID: 2725, Group No: 04 Member since:05-01-1988-2017(29Years) First loan: BDT 3,000/- Existing loan :30,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	furniture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787-108076
Family's Contact No.	:	01796-207407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HAMIDA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARDAR DAIRY FARM
Location	:	North Balasur,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 80,000 /- (from existing business)57% Required Investment BDT 60,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 6 ft= 60 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,milk,calf etc. ▪Average 70% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Vaggokul. ▪Agreed grace period is 3 months.

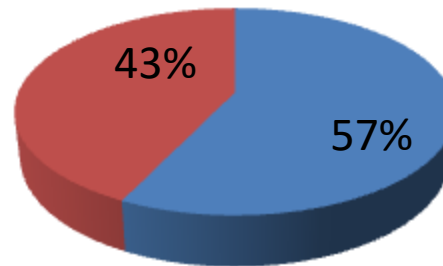
Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
MILK	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
MILK	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		0	0
Total Fixed Cost (D)		5100	61200
Net Profit (E)= [C-D]		4188	50256

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	1	80000	80000		1	60000	60,000	140,000
Total			80000			60000	60,000	140,000

Source of finance

■ Entrepreneur investment 80,000 ■ Investore investment 60,000 ■ Total investment 140,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
caw,milk,calf etc.	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D]		5,400	64,800	71,040	77,592
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	64,800	71,040	77,592
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,800	87,840
	Total Cash Inflow	124,800	111,840	165,432
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	40,800	87,840	141,432

SWOT ANALYSIS

STRENGTH

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





