

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUKKUR ALI MIA
Age	:	18-12-1983 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Paratek P.O: Nagori: Kalliganj 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	:	Shayesta Begum
(iii) Father's name	:	Momen Mia
(iv) GB member's info	:	Branch :Nagori Centre 06 (Female), Member ID: 1423 , Group No: 03 Member since: 25-03-1992(25Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 0
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business.05 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839527602
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shayesta Begum joined Grameen Bank since 25 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

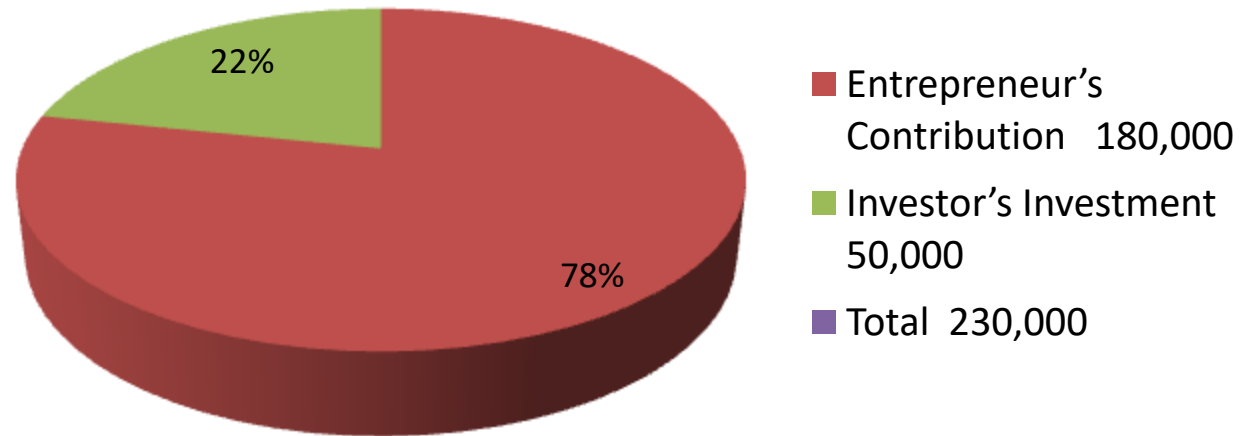
Proposed Nobin Udyokta Business Info

Business Name	:	SHUKKUR DAIRY FARM
Location	:	Paratek,Manikpur
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪The business is operating by entrepreneur. Existing no employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Milk	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		10028	120336

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60000	120000	1	50000	50,000	170,000
	2	30000	60000			0	60,000
Calf	4	90000	180,000	1	50000	50,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1200	36000	432000	453600	476280
Total Sales(A)	1200	36000	432000	453600	476280
Less Variable Expense (B)					
Milk	168	5040	60480	63504	66679
Total Variable Expense	168	5040	60480	63504	66679
Contributon Margin (CM) [C=(A-B)]	1032	30960	371520	390096	409601
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		700	8400	0	0
Total Fixed Cost (D)		7000	84000	115800	591630
Net Profit (E)= [C-D]		23960	287520	301896	316991
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	287,520	301896	316990.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		267520	549416
	Total Cash Inflow	337,520	569,416	866,407
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	267,520	549,416	846,407

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

