

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

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Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SALMA AKTER</b>
Age	:	01-12-1988(30 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 6 Sisters
Address	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
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>ROKEY BEGUM</b>
(iii) Father's name	:	<b>KHANDOKER BISU</b>
(iv) GB member's info	:	Branch: Kachya, Centre # 66(Female), Member ID: 5875, Group No: 06 Member since:01-01-2003(15 Year) First loan: BDT 4,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT -
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 & Skill	:	06 years of business experience.
Own Business and Training Info	:	06 years experience in running business. Yes, He has 04 years training
Other Own/Family Sources of Income	:	Yes, He is a CNG.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	01700-549277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEY BEGUM** joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SALMA DAIRY FARM</b>
Location	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,50,000(from existing business) 76% Required Investment BDT 80,000(as equity) 24%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	22 ft x 10 ft= 220 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

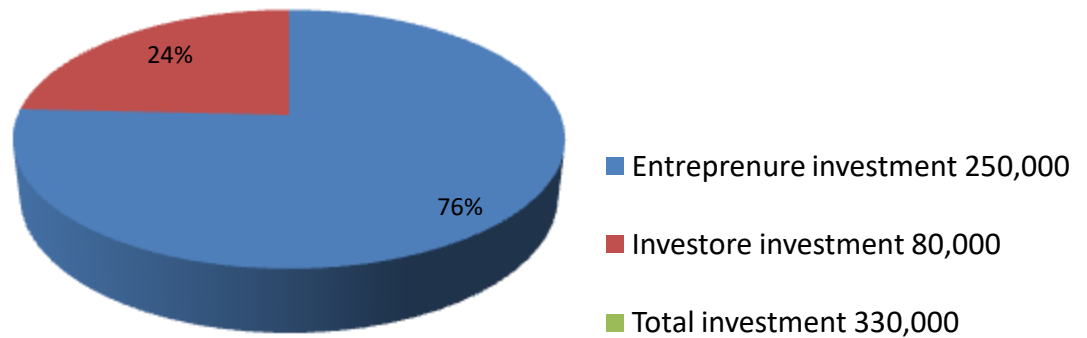
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Milk, Cow, Ox, Calf	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>21,300</b>	<b>255,600</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	100000	100000	Cow	1	80000	80,000	180,000
Ox	1	100000	100000		0	0	0	100,000
Calf	1	50000	50000		0	0	0	50,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			250000			80000	80,000	<b>330,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk, Cow, Ox, Calf	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
Milk, Cow, Ox, Calf	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,700</b>	<b>68,400</b>	<b>68,820</b>	<b>69,261</b>
<b>Net Profit (E) [C-D]</b>		<b>30,300</b>	<b>363,600</b>	<b>384,780</b>	<b>407,019</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	<b>363,600</b>	<b>384,780</b>	<b>407,019</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		331,600	684,380
	<b>Total Cash Inflow</b>	<b>443,600</b>	<b>716,380</b>	<b>1,091,399</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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>331,600</b>	<b>684,380</b>	<b>1,059,399</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 06 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







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