

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



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. SHABUJ |
| Age | : | 26-04-1994 (23Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 02 Brother 01 Sisters |
| Address | : | Vill: Ranirpara, P.O Moria P.S: Gabtali, Dist: Bogra |
| 00Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. SHURZHO BEGUM |
| (iii) Father's name | : | MD. KHALECH SHAKIDAR |
| (iv) GB member's info | : | Branch: Mohishaban, Gabtali, Centre # 09(Female), Member ID:2194/1, Group No: 03 Member since: 14-07-2006 (10Years) First loan: BDT 5,000 /- |
| Further Information: | | Existing Loan: 20,000/- Outstanding loan: BDT 5,920/- |
| (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 | : | 05 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. | : | 01777-557922 |
| Father's Contact No. | : | 01741-945305 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHURZHO BEGUM joined Grameen Bank since 10 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 Info

| | | |
|---|---|---|
| Business Name | : | SHABUJ DAIRY FARM |
| Location | : | : Ranirpara, Gabtali, Bogra. |
| Total Investment in BDT | : | BDT 1,85,000/- |
| Financing | : | Self BDT 1,35,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 10 ft x 15 ft= 150 square ft |
| Security of the shop | : | N/A |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months. |

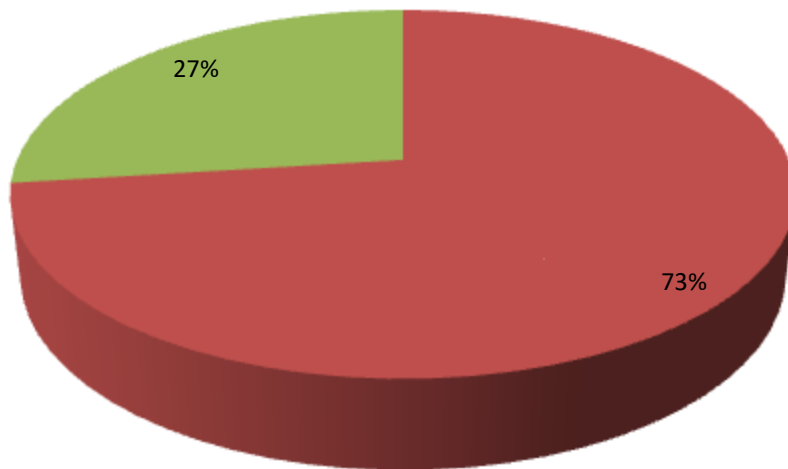
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| Milk Sales | 320 | 9,600 | 115,200 |
| Total Sales (A) | 320 | 9,600 | 115,200 |
| Less. Variable Expense | | | |
| Milk Product Cost | 160 | 4,800 | 57,600 |
| Total variable Expense (B) | 160 | 4,800 | 57,600 |
| Contribution Margin (CM) [C=(A-B)] | 160 | 4,800 | 57,600 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 100 | 1,200 |
| Salary (self) | | 4,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 4,300 | 51,600 |
| Net Profit (E) [C-D] | | 500 | 6,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|----------|------------|---------------|----------|--------------|--------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 60000 | 60,000 | 1 | 50,000 | 50,000 | 110,000 |
| Oxen | 1 | 50000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Culf | 1 | 25000 | 25,000 | 0 | 0 | 0 | 25,000 |
| Total | 3 | 0 | 135000 | 1 | 50000 | 50000 | 185000 |

Source of Finance



- Entrepreneur's Contribution
135,000
- Investor's Investment 50,000
- **Total 185,000**

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk Sales | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | | | | | |
| Milk production cost | 250 | 7,500 | 90,000 | 94,500 | 99,225 |
| Total variable Expense (B) | 250 | 7,500 | 90,000 | 94,500 | 99,225 |
| Contribution Margin (CM) [C=(A-B)] | 250 | 7,500 | 90,000 | 94,500 | 99,225 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 100 | 1,200 | 1,200 | 1,200 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Total fixed Cost (D) | | 4,400 | 52,800 | 52,800 | 52,800 |
| Net Profit (E) [C-D] | | 3,100 | 37,200 | 41,700 | 46,425 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 37,200 | 41,700 | 46,425 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 17,200 | 38,900 |
| | Total Cash Inflow | 87,200 | 58,900 | 85,325 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 17,200 | 38,900 | 65,325 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;Ranirpara, Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

