

**Proposed NU Business Name: SAJIB SEMOL DAIRY FARM**

Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SHAHANAJ</b>
Age	:	28-03-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	5 Brother & 2 Sister
Address	:	Vill: Islampur P.O: Munshiganj, P.S: Munshiganj, Sadar Dist: munshiganj
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>FEROJA BEGUM</b>
(iii) Father's name	:	<b>MD DELOYAR MALOT</b>
(iv) GB member's info	:	Branch: Chorkeour, Munshiganj, Centre # 12 (Female), Member ID: 1238/1, Group No: 04 Member since: 01-02-2001 (10 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Five years experience in running business. He has training one years
Other Own/Family Sources of Income	:	Nane
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-095770
Mother's Contact No.	:	01941-801129
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FEROJA BEGUM** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJIB SEMOL DAIRY FARM</b>
Location	:	Islampur, Munshiganj Sador, Munshiganj .
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 1,25,000(from existing business) 60 % Required Investment BDT 80,000(as equity) 40 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow</li><li>▪Average 5-6 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Munshirhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

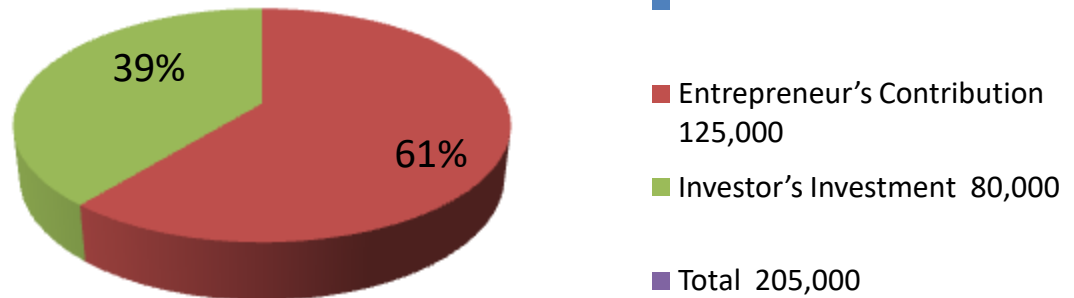
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (8*50)	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>			
Straw, Bran, Medicine etc	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,900</b>	<b>34,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60000	120,000	1	80000	80,000	200,000
Food			5,000	0	0	0	5,000
<b>Total</b>	<b>2</b>		<b>125,000</b>	<b>1</b>		<b>80,000</b>	<b>205,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (14 x 50)	600	18,000	216,000	226,800	238,140
Calf Sale			25,000	25,000	25,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>241,000</b>	<b>251,800</b>	<b>263,140</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>176,200</b>	<b>183,740</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,100</b>	<b>73,200</b>	<b>73,300</b>	<b>73,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>	<b>102,900</b>	<b>110,340</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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	70,800	102,900	110,340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,800	109,700
	<b>Total Cash Inflow</b>	<b>150,800</b>	<b>141,700</b>	<b>220,040</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>38,800</b>	<b>109,700</b>	<b>188,040</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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



















# FAMILY PICTURE