

Proposed NU Business Name: **M/S SHADIK DAIRY FARM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARMIN AKTER
Age	:	24-11-1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Son & 01 Daughter
No. of siblings:	:	02 Sisters & 01 Brother
Address	:	Vill: Toilhata P.O: Sukanpukur, P.S: Gabtholy, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOMELA BEGUM
(iii) Husband's name	:	ABDUS SHAMAD DUDU
(iv) GB member's info	:	Branch: Sonarai Gabtoli , Centre # 38 (Female), Member ID: 2875/1, Group No: 01 Member since: 15-04-2007 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 45,000, Outstanding loan:BDT 22,560/ -
(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. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-438108
Mother's Contact No.	:	01743-314176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMELA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHADIK DAIRY FARM
Location	:	Vill: Toilhata P.O: Sukanpukur, P.S: Gabtholy, Dist: Bogra
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow , one calf in his farm.▪Average daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from local bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (8 x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Milk (8 x 50)	100	3000	36000
Total Variable Expense	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		200	2400
Salary (Self)		4000	48000
Mobile Bill		200	2400
Total Fixed Cost (D)		4400	52800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	70,000	140,000	1	70,000	70,000	210,000
			0			0	0
Calf	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
	3	90000	160,000	1	70000	70,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (8 x 50)	700	21000	252000	264600	277830
	0	0	0	0	0
Total Sales(A)	700	21000	252000	264600	277830
Less Variable Expense (B)					
Milk (8 x 50)	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		4400	52800	53200	53600
Net Profit (E)= [C-D]		11350	136200	143010	150161
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	136,200	143010	150160.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108200	223210
	Total Cash Inflow	206,200	251,210	373,371
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	108,200	223,210	345,371

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

