

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



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. SHAKILA KHATUN
Age	:	15-06-1997 (20 Years)
Education, till to date	:	H.S.C Running
Marital status	:	unmarried
Children	:	nill
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Tatipara P,O: Kotalipara , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SELINA
(iii) Father's name	:	ABDUL KUDDOS
(iv) GB member's info	:	Branch: Gonipur, Bagmara Centre 07 (Female), Member ID: 1161/3, Group No: 02 Member since: Befor 2007-2012 Present 28-10-2014(8Years) First loan: BDT 1,00,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 66,650/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-230725
Mother's Contact No.	:	01765-928775
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA joined Grameen Bank since 8 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	:	SHAKILA DAIRY FARM
Location	:	Kharta, Jahanabad, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,75,000/-(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	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Cow item.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Cidirhat, Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item	300	9,000	1,08,000
Total Sales (A)	300	9,000	1,08,000
Less. Variable Expense			
Cow Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Transportation		300	3,600
Food		3,000	36,000
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		2,500	30,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item	500	15,000	1,80,000	1,89,000	1,98,450
Total Sales (A)	500	15,000	1,80,000	1,89,000	1,98,450
Less. Variable Expense					
Cow Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000	1,89,000	1,98,450
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		3,000	36,000	36,000	36,000
Transportation		500	6,000	7,000	8,000
Salary (staff)					
Food		4,500	54,000	55,000	57,000
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		8,500	1,02,000	1,04,200	1,07,700
Net Profit (E) [C-D]		6,500	78,000	84,800	90,750
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	78,000	84,800	90,750
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		58,000	1,22,800
	Total Cash Inflow	1,28,000	1,42,800	2,13,550
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)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	58,000	1,22,800	1,93,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

