

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



Project identification and prepared by: Md Shahinur Rhaman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAMIM SARKER
Age	:	12-10-1988(29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1Bather 1 Sister
Address	:	Vill:Usrong,P.O:Ayra,P.S:Sherpur, 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	:	
(iii) Father's name	:	MST. SHAHANAJ BEGUM
(iv) GB member's info	:	MD.JAHANGIR ALOM Branch:Kusumbi,Sherpur,Centre # 59 (Female), Member ID: 7385, Group No: 15
Further Information:		Member since: 07-06-2002 (15 Year)
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 29,940, Outstanding loan: 18,060/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-471208
Mother's Contact No.	:	01747-011193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANAJ BEGUM Grameen Bank since 15 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	:	SOUKIN DAIRY FARM
Location	:	Ustrong, Sherpur.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 80,000/- (from existing business) 57% Required Investment BDT 60,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	18 ft x 8 ft = 144 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

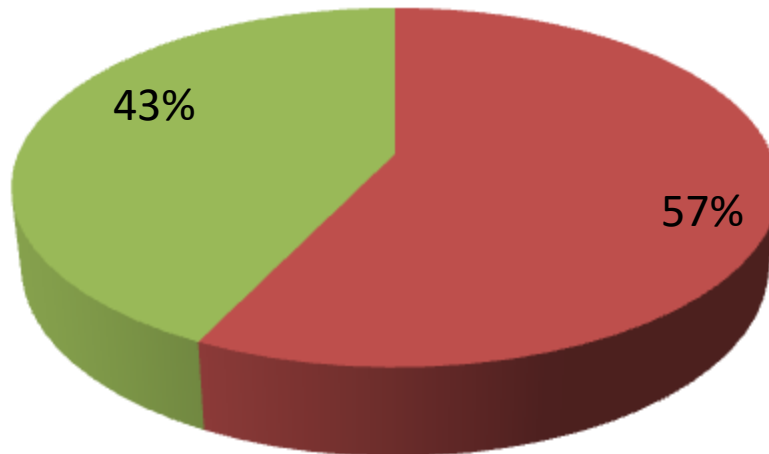
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Feed & Medicine	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		50	600
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		4,450	53,400
Net Profit (E) [C-D]		2,750	33,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	80,000	80,000	1	60,000	60,000	140,000
Total	1		80,000	1		60,000	140,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 60,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Feed & Medicine	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		50	600	600	600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,550	54,600	54,600	54,600
Net Profit (E) [C-D]		9,850	118,200	126,840	135,912
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	118,200	126,840	135,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	94,200	197,040
	Total Cash Inflow	178,200	221,040	332,952
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	94,200	197,040	308,952

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 3 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

