

Proposed NU Business Name: M/S SHANTO DAIRY FARM



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIDUL ISLAMN
Age	:	26/10/1983 (34 Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 SON
No. of siblings:	:	03 Brother & 2 Sister
Address	:	Vill: Naldanga , P.O: Alangi , P.S: Dhunat , 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. HALIMA KHATUN
(iii) Father's name	:	LATE MATIAR RAHMAN AKANDO
(iv) GB member's info	:	Branch:Alangi , Centre # 18 (Female), Member ID:2018,Group No: 06 Member since:20 / 02 /1995 (10 Years) First loan: BDT 3000 /- Existing Loan: BDT 10000 /- Outstanding loan: BDT -Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715419282
Family's Contact No.	:	01733195030
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHANTO DAIRY FARM
Location	:	Naldanga, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 210000 /-
Financing	:	Self BDT 160000 /- (from existing business) 88 % Required Investment BDT 50000 /- (as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	25 ft x 15 ft= 375 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow .▪Average 80 % gain on sales.▪The business is operating by entrepreneur.▪After getting equity fund 01labor will be appointed.▪Agreed grace period is 3 months.

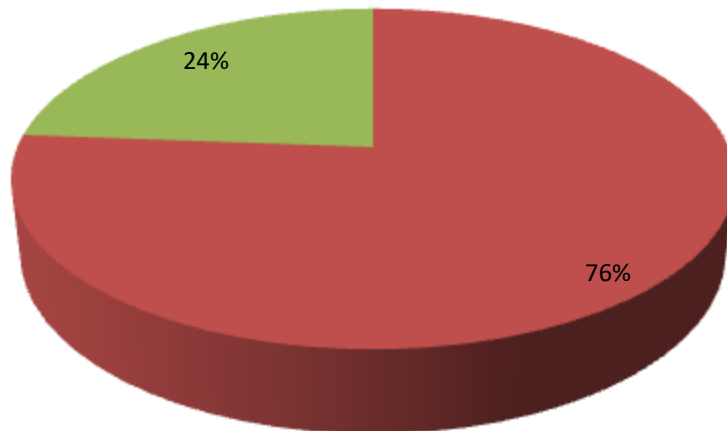
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales (10 lt.*50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Production cost	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	160000	160,000	1	50,000	50,000	210,000
Total	0		160,000	0		50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Senatary item sale	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Purchase cost	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		12,000	144,000	154,080	164,664
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SI #	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	144,000	154,080	164,664
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,000	258,080
	Total Cash Inflow	194,000	278,080	422,744
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	124,000	258,080	402,744

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Naldanga, P.S: Alangi ,
Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

