

## Proposed NU Business Name: SHIPON DAIRY FIRM



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.SHIPON</b>
Age	:	12-10-1983(33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother & 02 Sisters
Address	:	Vill: Boldiata P.O:d-Boldiata P.S:Dhanbari Dist: Tangail.
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>MAJEDA BAGUM</b>
(iii) Father's name	:	<b>LARE : ABDUR SOBUR</b>
(iv) GB member's info	:	Branch: Nolla , Centre # 40(Female), Member ID: 2879, Group No: 03 Member since: 2009-2017 First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 0
(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. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924084891
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAJEDA BEGUM** Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIPON DAIRY FIRM</b>
Location	:	Boldiata, donbari,Tangail.
Total Investment in BDT	:	BDT 330,000
Financing	:	Self BDT 270,000(from existing business) 82% Required Investment BDT 60,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10ft= 150 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, etc.</li><li>▪Average100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is own.</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

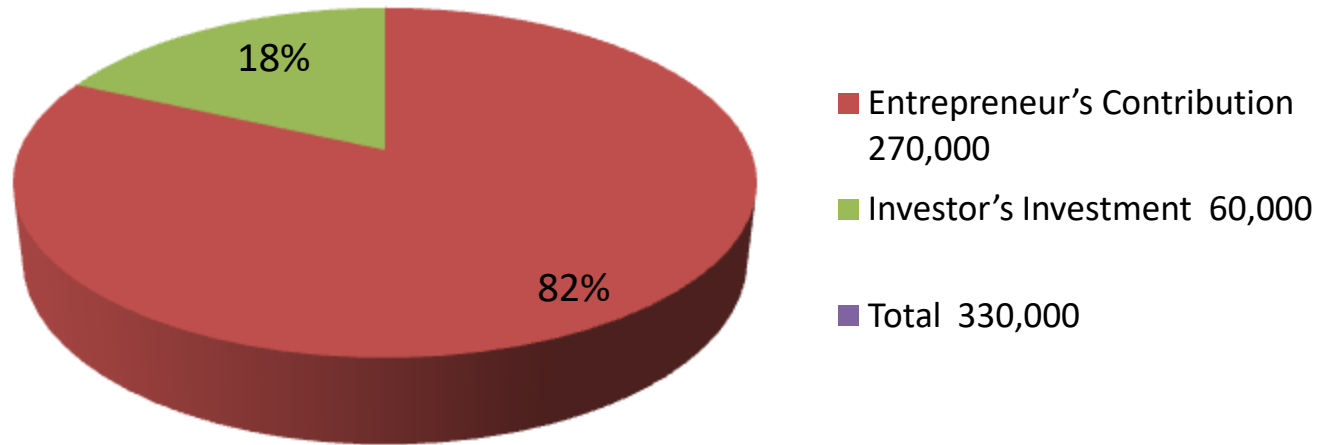
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow milk	1,000	30,000	360000
<b>Total Sales (A)</b>	1,000	30,000	360000
<b>Less. Variable Expense</b>			
cow milk	200	6,000	72000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	200	6,000	72000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		8000	96,000
Electricity bill		0	0
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,300</b>	<b>159,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>128,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1p	200000	200,000			60,000	260,000
baccur	1p	70000	70,000			0	70,000
		0					
<b>Total</b>			<b>270,000</b>			<b>60,000</b>	<b>330,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
cow milk	1,200	36,000	432,000	453,600	476,280
<b>Total Sales (A)</b>	1,200	36,000	432,000	453,600	476,280
<b>Less. Variable Expense</b>					
cow milk	240	7,200	86,400	90,720	95,256
<b>Total variable Expense(B)</b>	240	7,200	86,400	90,720	95,256
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28,800	345,600	362,880	381,024
<b>Less. Fixed Expense</b>					
Rent		8000	96,000	96,000	96,000
Electricity bill		0	0	100	400
Transportation		0	0	300	800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,500
Guard		0	0	0	0
Genaretor		0	0	0	2,400
Mobile bill		300	3,600	3,800	4,100
<b>Total fixed Cost (D)</b>		<b>13,800</b>	<b>165,600</b>	<b>167,000</b>	<b>171,300</b>
<b>Net Profit (E) [C-D]</b>		<b>15,000</b>	<b>180,000</b>	<b>195,880</b>	<b>209,724</b>
<b>Investment Payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</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	60,000		
1.2	Net Profit	180,000	195,880	209724
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156,000	327880
	<b>Total Cash Inflow</b>	<b>240,000</b>	<b>351,880</b>	<b>537604</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>156,000</b>	<b>327,880</b>	<b>513604</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

