

## Proposed NU Business Name: **SHAKIB 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	:	<b>MD. SHAKIB KHAN</b>
Age	:	08-02-1996 (21 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	01 Brother, 02 Sister
Address	:	Vill: Rokhitpara P,O: Hatkhujipur , P.S: Bagmara , 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	:	<b>MOST. MABIA BIBI</b>
(iii) Father's name	:	<b>MD. JALAL UDDIN</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 01 (Female), Member ID: 1011/4, Group No: 02 Member since: 2006-2011Present 14-06-2015 (7 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 22,000 Outstanding loan: 14,305/=
(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	:	7 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.	:	01738-622261
Mother's Contact No.	:	01765-986215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MABIA BIBI** joined Grameen Bank since 7 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

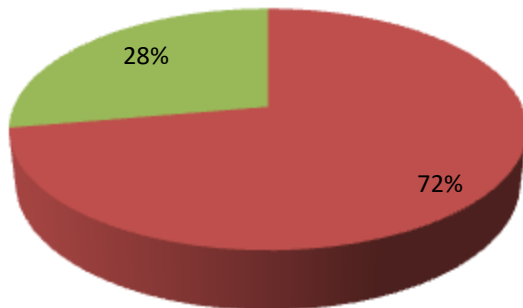
Business Name	:	<b>SHAKIB DAIRY FARM</b>
Location	:	Rokhitpara, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cow item.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Cidirhat, Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow Item		20,000	2,40,000
<b>Total Sales (A)</b>		20,000	2,40,000
<b>Less. Variable Expense</b>			
Cow Item		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	2,40,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		1,000	12,000
Transportation		200	2,400
Food		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>12,500</b>	<b>1,50,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi goru	2	50000	1,00,000	1	50000	50,000	1,50,000
Basur Goru	1	30000	30,000	-	-	-	30,000
<b>Total</b>	<b>3</b>		<b>1,30,000</b>	<b>1</b>		<b>50,000</b>	<b>1,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Cow Item</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Total Sales (A)</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Less. Variable Expense</b>		0	0	0	0
<b>Cow Item</b>		0	0	0	0
<b>Total variable Expense (B)</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Contribution Margin (CM) [C=(A-B)]</b>					
<b>Less. Fixed Expense</b>					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Medicine		1,500	18,000	19,000	20,000
Food		9,000	1,08,000	1,10,000	1,15,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>16,500</b>	<b>1,98,000</b>	<b>2,01,700</b>	<b>2,08,700</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>1,62,000</b>	<b>1,76,300</b>	<b>1,88,200</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,62,000	1,76,300	1,88,200
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,42,000	2,98,300
	<b>Total Cash Inflow</b>	<b>2,12,000</b>	<b>3,18,300</b>	<b>4,86,500</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,42,000</b>	<b>2,98,300</b>	<b>4,66,500</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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

