

Proposed NU Business Name: SHAKIB DAIRY FARM



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Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AJAHAR
Age	:	01-12-1985 (32Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Sonarchala P.O: kochua P.S: Sokhipur 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	:	SHEFALI BEGUM
(iii) Father's name	:	ABDUS SAMAD
(iv) GB member's info	:	Branch :Kochua,Sokhipur Centre 3 (Female), Member ID: 1429/2 , Group No: 06 Member since: 1990-98 (08 years) First loan: BDT 3000
Further Information:		Existing loan: BDT 25,000, Outstanding Loan: 15650
(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.)	:	Yes
Business Experiences and Training Info	:	07 experience in running business. 07 Years in own business He has 07 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830059674
Family's Contact No.	:	01720350200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 8 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

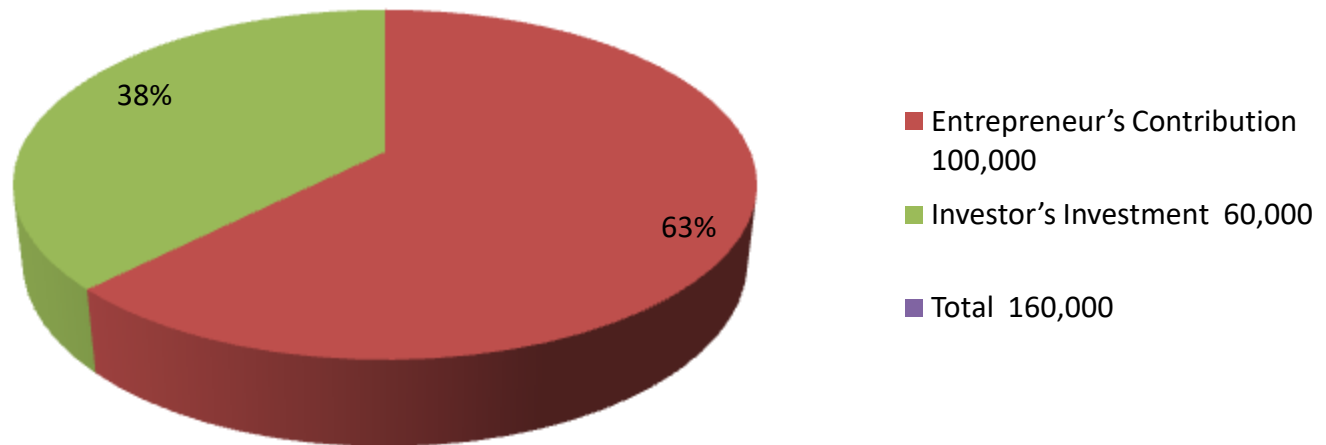
Business Name	:	SHAKIB DAIRY FARM
Location	:	Kochua
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ftx 12 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf in his farm.▪Average daily milk production is 5 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Boro Chowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
cow and Calf	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
cow and Calf	67	2016	24192
Total Variable Expense	67	2016	24192
Contributon Margin (CM) [C=(A-B)]	413	12384	148608
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8600	103200
Net Profit (E)= [C-D]		3784	45408

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	50,000	50,000	1	60,000	60,000	110,000
Calf	2	25,000	50,000			0	50,000
	3	0	100,000	1	60,000	60,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow and Calf	800	24000	288000	302400	317520
	0	0	0	0	0
Total Sales(A)	800	24000	288000	302400	317520
Less Variable Expense (B)					
Straw, Bran, Medicine etc	112	3360	40320	42336	44453
Total Variable Expense	112	3360	40320	42336	44453
Contributon Margin (CM) [C=(A-B)]	688	20640	247680	260064	273067
Less Fixed Expense					
Rent			0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		3,000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8600	103200	105400	107690
Net Profit (E)= [C-D]		12040	144480	151704	159289
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	144,480	151704	159289.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124480	256184
	Total Cash Inflow	194,480	276,184	415,473
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	124,480	256,184	395,473

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

