

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHATHY BEGUM
Age	:	27-07-1998 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Firinda P.O: Shom notun Bazar P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALO BEGUM
(iii) Father's name	:	EKBAL HOSSAIN
(iv) GB member's info	:	Branch : Daudpur Centre 54 (Female), Member ID: 5237/2 , Group No: 02 Member since:01-02-2000(17 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: 29340
(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.)	:	No
Business Experiences and Training Info	:	07 years experience in running business.07 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924440220
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALO BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

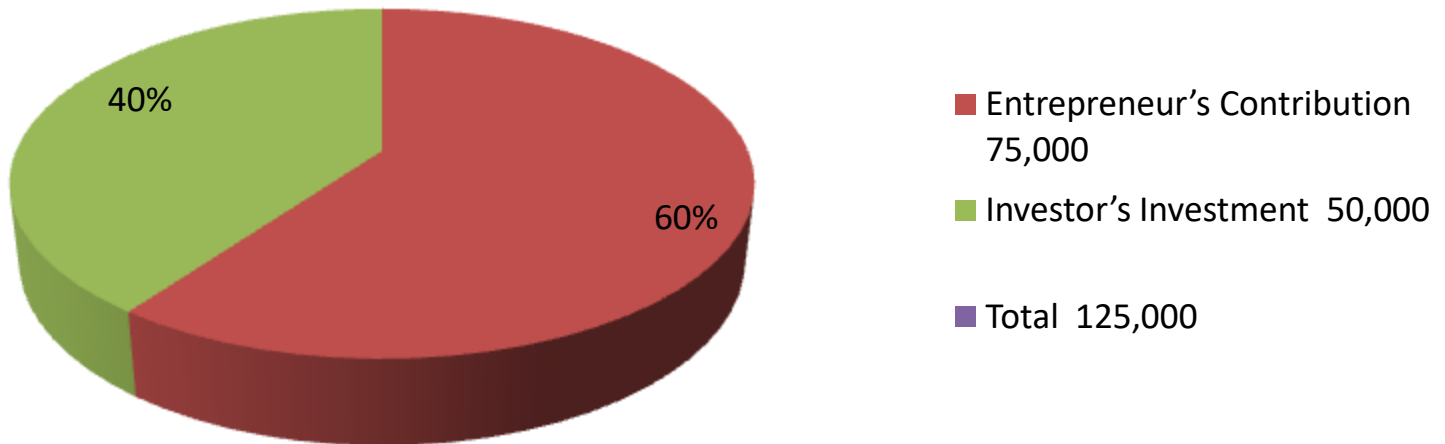
Business Name	:	SHATHY DAIRY FARM
Location	:	-
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Cow	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		1,000	12000
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)		6500	78000
Net Profit (E)= [C-D]		10528	126336

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	3	25000	75000	1	50000	50,000	125,000
	3	25000	75,000	1	50000	50,000	125000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1160	34800	417600	438480	460404
Total Sales(A)	1160	34800	417600	438480	460404
Less Variable Expense (B)					
Straw, Bran, Medicine etc	162	4872	58464	61387.2	64457
Total Variable Expense	162	4872	58464	61387.2	64457
Contributon Margin (CM) [C=(A-B)]	998	29928	359136	377092.8	395947
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		6500	78000	101400	418830
Net Profit (E)= [C-D]		23428	281136	295192.8	309952
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	281,136	295192.8	309952.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		261136	536328.8
	Total Cash Inflow	331,136	556,329	846,281
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	261,136	536,329	826,281

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 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

