

## Proposed NU Business Name: **FATEMA DAIRY FARM**



Project identification and prepared by: Md. Habil uddin shah,  
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Shilpy Akter</b>
Age	:	15-04-1986(31 Years)
Education, till to date	:	Class Three
Marital status	:	married
Children	:	2 Daughter
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill:S.Joypara kharakanda, P.OJoypara, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	Kohinur Begum
(iii) Father's name	:	<b>Josim Uddin</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 36(Female), Member ID:3562/2 , Group No: 06 Member since: 01-01-2000- 2017(17Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000- Outstanding loan: BDT Nill
(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..	:	

## ***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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01726157984
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOHINUR BEGUM** joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Fatema Dairy Farm
Location	:	Kharakanda, Dohar,Dhaka
Total Investment in BDT	:	BDT 170000
Financing	:	Self BDT 120,000(from existing business) 70% Required Investment BDT 50,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x10ft= 150square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li><li>▪Average % gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Joypara,Dohar,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

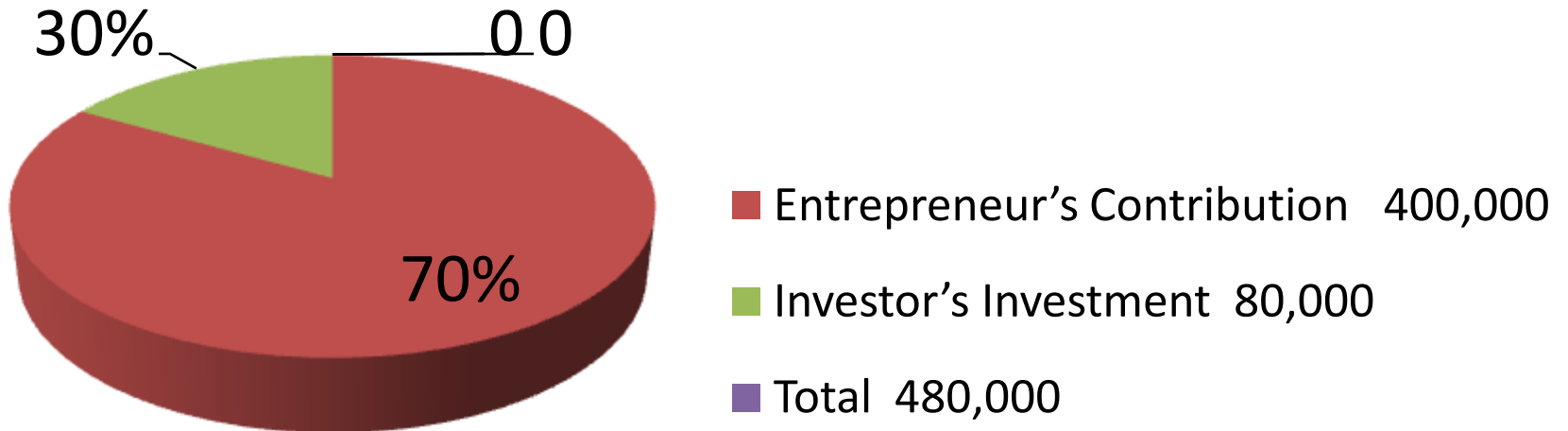
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	480	14400	172800
<b>Total Sales (A)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
Less. Variable Expense			
Milk	210	6300	75600
<b>Total variable Expense (B)</b>	<b>210</b>	<b>6300</b>	<b>75600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>270</b>	<b>8100</b>	<b>97200</b>
Less. Fixed Expense			
Rent			
Mobile Bill		100	1200
Trasportation			
Electricity Bill		200	2400
Salary (self)		5000	60000
Entertainment			
Cow Food		1000	12000
<b>Total fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E) [C-D]</b>		<b>1800</b>	<b>21600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	03	40000	120000	01	50000	50000	170000
		00		00	00		
Others		00		0	0		
Security							
<b>Total</b>	<b>03</b>		<b>120000</b>	<b>01</b>		<b>50000</b>	<b>170000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	550	16500	198000	207900	218295
		0	0	0	0
<b>Total Sales (A)</b>	<b>550</b>	<b>16500</b>	<b>198000</b>	<b>207900</b>	<b>218295</b>
<b>Less. Variable Expense</b>		0	0	0	0
Milk	<b>216</b>	6480	77760	81648	85730
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>216</b>	<b>6480</b>	<b>77760</b>	<b>81648</b>	<b>85730</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>334</b>	<b>10020</b>	<b>120240</b>	<b>126252</b>	<b>132564</b>
<b>Less. Fixed Expense</b>					
Rent					
Mobile Bill		100	1200	1200	1200
Trasportation					
Electricity Bill		200	2400	2500	2500
Salary (self)		5000	60000	60000	60000
Entertainment					
Cow Food		1200	14400	14500	15000
<b>Total fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>78200</b>	<b>78700</b>
<b>Net Profit (E) [C-D]</b>		<b>3520</b>	<b>42240</b>	<b>48052</b>	<b>53864</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	42240	48052	53864
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	98052
	<b>Total Cash Inflow</b>	<b>92240</b>	<b>118052</b>	<b>151916</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	20,000	20,000
	<b>Total Cash Outflow</b>	<b>22240</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70000</b>	<b>98052</b>	<b>131916</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03Years  
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

