

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



Project identification and prepared by: Ashrafal Alam

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIRUL ISLAM (SHUVO)
Age	:	05-01-1996 (21 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Hankur P.O: Nagri P.S: Rupganj, Dist: Narayanganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORSHEDA BEGUM
(iii) Father's name	:	ANOWAR HOSSAIN BHUIYAN
(iv) GB member's info	:	Branch: Beldi, Centre: 6 (Female), Member ID: 3304/1, Group No: 04 Member since: 19.01.1999 to 2017 (18 Years) First loan: BDT 5000
Further Information:		Last Loan: BDT 100000 Outstanding loan:
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORSHEDA BEGUM joined Grameen Bank since 18 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

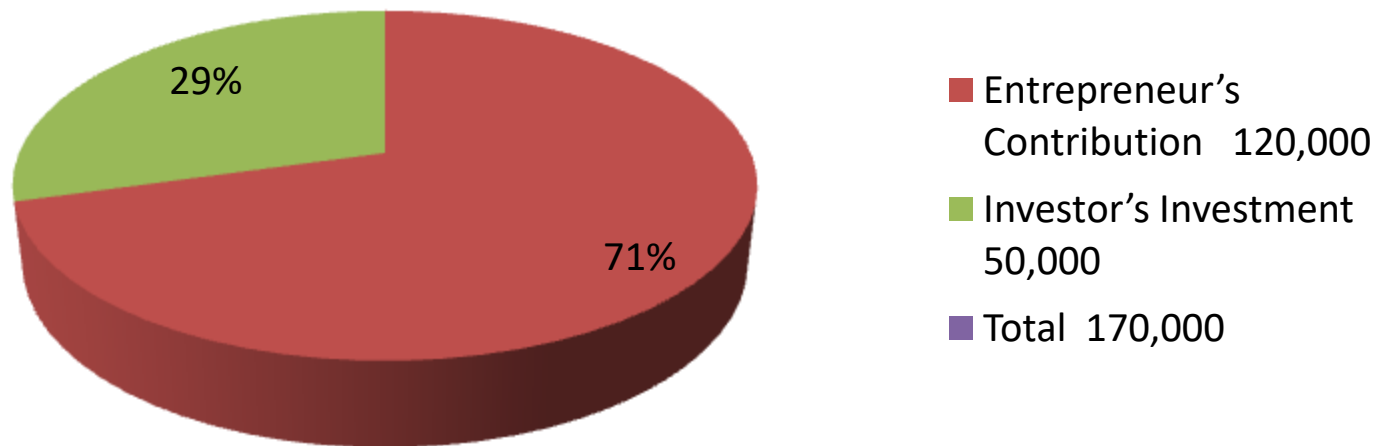
Proposed Nobin Udyokta Business Info

Business Name	:	SHUVO DAIRY FARM
Location	:	Hankur
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sale.▪The business is operated by entrepreneur. Existing no employees.▪The shop is own.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	63	1890	22680
Total Variable Expense	63	1890	22680
Contributon Margin (CM) [C=(A-B)]	357	10710	128520
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
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)		6100	73200
Net Profit (E)= [C-D]		4610	55320

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	40,000	120,000	1	50,000	50,000	170,000
			120,000			50,000	170000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	600	18000	216000	226800	238140
	0	0	0	0	0
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
Total Variable Expense	90	2700	32400	34020	35721
Contributon Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6100	73200	73900	74615
Net Profit (E)= [C-D]		9200	110400	115920	121716
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	110,400	115920	121716
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90400	186320
	Total Cash Inflow	160,400	206,320	308,036
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	90,400	186,320	288,036

SWOT ANALYSIS

STRENGTH

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



প্রাথমিক শক্তি
সামাজিক উন্নয়ন

প্রাথমিক শক্তি



প্রস্তাবিত নবীন উ

কল্লের নাম: ক্ষুণ্ড বেইরী ফার্ম

উনিটের নাম: ফোলীয়া স্কু ইন্সটিটিউট প্রকল্প

দ্যাক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: জাহিদুল ইসলাম (ক্ষুণ্ড)
জন্ম তারিখ: ০৫/০২/১৯৯৫

বয়স: ২১ বছর

১-৫৫





