

Proposed NU Business Name: **SOHAG H DAIRY FARM**



Project identification and prepared by: Md. Ataur Rahman  
Bashon Unit, Gazipur  
Project verified by: Md. Ataur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SOHAGH AHAMMED</b>
Age	:	10-11-1991( 25 Years)
Education, till to date	:	SSC
Marital status	:	<b>Married</b>
Children	:	1 Daghter
No. of siblings:	:	2 Brothers
Address	:	Vill: Kanaiya; P.O Kanaiya; P.S: Gazipur Sadar ; 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	:	<b>SHERINA AKTER</b>
(iii) Father's name	:	<b>MD.MONTAJ UDDIN</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 30 (Female), Member ID:3620, Group No: 01 Member since: 20-02-2007( 10Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan:20320
Further Information:		
(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	:	10 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.	:	01759792147
Family's Contact No.	:	01759792149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHERINA AKTER** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHAGH DAIRY FARM</b>
Location	:	Kanaiya, Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT. 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
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 sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Gazipur .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

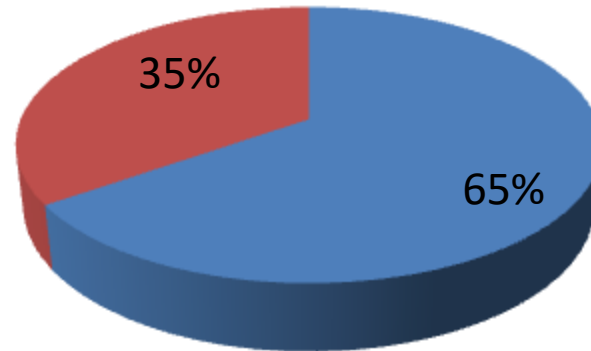
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales= (10 Lit*50=500)	500	15000	180000
	0	0	0
<b>Total Sales (A)</b>	500	15000	180000
<b>Less Variable Expense</b>			
Daily Sales= (35 Lit*40=1400)	500	15000	180000
<b>Total variable Expense (B)</b>	500	15000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,800	69600
<b>Net Profit (E)= [C-D]</b>		9,200	110400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	150000	150,000	1	80,000	80,000	230,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	1	0	0	0
	0	0	0	0	0	0	0
	0	0	0	1	0	0	0
	0	0	0	0	0	0	0
	0	0	0	1	0	0	0
	0	0	0	4	0	0	0
	0	0	0	1	0	0	0
Scurity	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>	<b>150,000</b>	<b>9</b>	<b>0</b>	<b>80,000</b>	<b>230,000</b>

### Source of Finance

- Entrepreneur Contribution=150000
- Investors Investment=80000
- Total=230000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Daily Sales= (14 Lit*50=700)	700	21000	252000	264600	277830
		0	0	0	0
<b>Total Sales (A)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Daily Sales= (14 Lit*50=700)	700	21000	252000	264600	277830
			0		
<b>Total variable Expense (B)</b>	700	21000	252000	264600	277830
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
<b>Total fixed cost (D)</b>		6,050	72,600	73,700	74800
<b>Net Profit (E)= [C-D]</b>		14950	179400	190,900	203030
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	179400	190,900	203030
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,400	306300
	<b>Total Cash Inflow</b>	259400	338300	509330
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	147,400	306300	477330

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: others: 0  
Experience & Skill : 10 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

















