

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



Project identification and prepared by: Md Shahidul Islam  
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD SOHANUR RAHMAN</b>
Age	:	13-10-1998 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother
Address	:	Vill: Pakuria , P.O: Bagha , P.S: Bagha , Dist: Rajshahi
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>MST SABINA BEGUM</b>
(iii) Father's name	:	<b>MD GOLAM MORSHED</b>
(iv) GB member's info	:	Branch :Monigram , Centre : 13(Female), Member ID: 1553/1, Group No: 03 Member since: 10-05-2005 to 17-03-12 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 10000 Outstanding loan: BDT 8680
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01722-903795
Family's Contact No.	:	01715-235213
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SABINA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABINA DAIRY FARM</b>
Location	:	Pakuria
Total Investment in BDT	:	BDT 121000/-
Financing	:	Self BDT 200000/- (from existing business) 71% Required Investment BDT 50000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	ft x ft= sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Bagha.</li><li>▪Agreed grace period is 3 months.</li></ul>

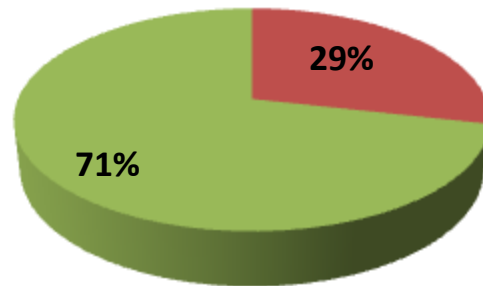
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 8 liters *50)	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Feed & Medicine	80	2400	28800
<b>Total variable Expense (B)</b>	80	2400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9600	115200
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Transportation		1,000	12000
Salary (self)		3000	36000
Bank charge		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		4,500	54000
<b>Net Profit (E)= [C-D]</b>		5,100	61200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	200000	200,000	0	0	0	200,000
Cow feed	0	0	0	1	30000	30,000	30,000
Medicine	0	0	0	1	20000	20,000	20,000
<b>Total</b>	<b>1</b>	<b>0</b>	<b>200,000</b>	<b>2</b>	<b>0</b>	<b>50,000</b>	<b>250,000</b>

## Source of Finance



- Entrepreneur's Contribution 20,000
- Investor's Investment 50,000
- Total 70,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk ( 12 litres *50)	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>					
Feed & Medicine	110	3300	39600	41580	43659
<b>Total variable Expense (B)</b>	110	3300	39600	41580	43659
<b>Contribution Margin (CM) [C=(A-B)</b>	490	14700	176400	185220	194481
<b>Less Variable Expense</b>					
Electricity bill		400	4800	5300	5800
Transportation		1,300	15600	16,100	16600
Salary (self)		3000	36000	60000	60000
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		5,100	60,000	85,100	86200
<b>Net Profit (E)= [C-D]</b>		9600	115200	100,120	108281
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	115,200	100,120	108281
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		91,200	167320
	<b>Total Cash Inflow</b>	165200	191320	275601
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	74,000	24000	24000
3	<b>Net Cash Surplus</b>	91,200	167320	251601

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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

Pictures







# FAMILY PICTURE

