

Proposed NU Business Name: NOROTTOM DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE SUJON KUMAR SUTRODHOR
Age	:	12-04-1988 (29 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Dhaoa kola, P.O: Gokul, P.S: Bogra (Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHAYA RANI SUTRODHOR
(iii) Father's name	:	LATE. RUHI KANTO SUTRODHOR
(iv) GB member's info	:	Branch: Gokul , Centre # 52 (Female), Member ID: 4733/1, Group No: 02 Member since: 26-12-1999 (18 Years) First loan: BDT 30,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: -
(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	:	04 years experience in running business. he has training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-117499
Mother's Contact No.	:	01762-714351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

CHAYA RANI SUTRODHOR joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NOROTTOM DAIRY FARM
Location	:	Dhaoa kola, Bogra
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
Size of shop	:	8 ft x 9 ft= 72 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow in his farm▪ Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Bogra▪Agreed grace period is 3 months.

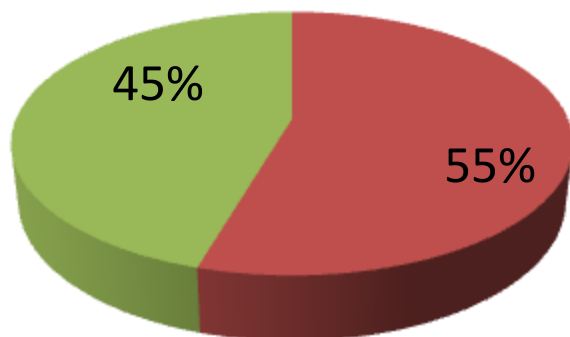
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Milk 8 x 50	400	12,000
Total Sales (A)	400	12,000
Less. Variable Expense		
Straw, Bran, Medicine etc	90	2,700
Total variable Expense (B)	90	2,700
Contribution Margin (CM) [C=(A-B)]	310	9,300
Less. Fixed Expense		
Mobile Bill		100
Salary (self)		5,000
Electricity Bill		100
Total fixed Cost (D)		5,200
Net Profit (E) [C-D]		4,100

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	60000	60,000	1	50000	50,000	110,000
Total	1	60000	60000	1	50000	50000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			15,000	15,000	15,000
Total Sales (A)	650	19,500	249,000	260,700	272,985
Less. Variable Expense					
Straw, Bran, Medicine etc	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	470	14,100	184,200	192,660	201,543
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		5,300	63,600	64,500	65,300
Net Profit (E) [C-D]		8,800	120,600	128,160	136,243
Investment Payback			20,000	20,000	20,000

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

<i>0</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	120,600	128,160	136,243
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		100,600	208,760
	Total Cash Inflow	170,600	228,760	345,003
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	100,600	208,760	325,003

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

