

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



Project identification and prepared by: Md. Nazim Uddin
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Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAGAR MIA
Age	:	01-03-1988 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Tabria, P.O: Solma bad, P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JULAKHA
(iii) Father's name	:	MD. RASER MIA
(iv) GB member's info	:	Branch: Solma bad, Centre # 06 (Female), Member ID: 4805, Group No: 08 Member since: 01-01-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50,000/-Outstanding Loan :34,600/-
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fish Cultivation
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-942747
Mother's Contact No.	:	01733-162536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JULAKHA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAGAR DAIRY FARM
Location	:	Tabria Bazar road Grameen Phone Tower,Dupria, Nagorpur
Total Investment in BDT	:	BDT 4,40,000/-
Financing	:	Self BDT 3,60,000/-(from existing business) 82% Required Investment BDT 80,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from paragao.▪The farm is owned.▪Agreed grace period is 3 months.

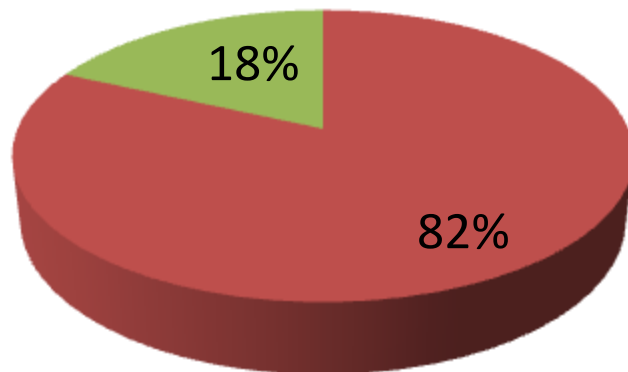
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8x 60)	480	14400	172800
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	168	5040	60480
Total Variable Expense	168	5040	60480
Contributon Margin (CM) [C=(A-B)]	312	9360	112320
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		3360	40320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	85000	340000	1	80000	80000	420000
Small Calf	1	20000	20000				20000
Total	5		360000	1		80,000	440000

Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 80,000
- Total 440,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x 60)	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Broiler Chicks	231	6930	83160	87318	91684
Total Variable Expense	231	6930	83160	87318	91684
Contributon Margin (CM) [C=(A-B)]	429	12870	154440	162162	170270
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Total Fixed Cost (D)		6000	72000	72700	73415
Net Profit (E)= [C-D]		6870	82440	86562	90890
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	82,440	86562	90890.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50440	105002
	Total Cash Inflow	162,440	137,002	195,892
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	50,440	105,002	163,892

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



















FAMILY PICTURE

