

Proposed NU Business Name: MONINDRO SARKAR DAIRY FARM



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Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SRI MONINDRO SARKAR
Age	:	16-06-1983 (34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Berbari P.O: Berbari P.S: Sokhipur 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	:	NEER RANI
(iii) Father's name	:	SRI CHANDAN SARKAR
(iv) GB member's info	:	Branch :Jadobpur Centre 35 (Female), Member ID: 2762 , Group No: 01 Member since: 05-03-1987 (30 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: No
(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.)	:	Yes
Business Experiences and Training Info	:	No experience in running business. 3 Years in own business She has no training.
Other Own/Family Sources of Income	:	Wood Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914866803
Family's Contact No.	:	01761632910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NEER RANI joined Grameen Bank since 30 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

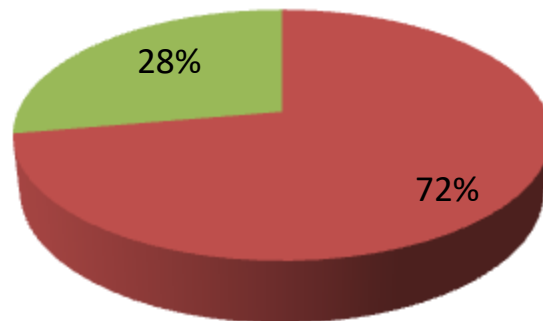
Business Name	:	MONINDRO SARKAR DAIRY FARM
Location	:	Berbari, Sokhipur, Tangail
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 2,60,000/- (from existing business) 72% Required Investment BDT 100,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ftx 12 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sokhipur.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (11x60)	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Straw,Bran,Medicine	231	6930	83160
Total Variable Expense	231	6930	83160
Contribution Margin (CM) [C=(A-B)]	429	12870	154440
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment			0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		6670	80040

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	90,000	180,000	1	60000	60,000	240,000
Calf	2	40,000	80,000	1	40000	40,000	
Others						0	0
			0			0	0
Security						0	0
	128	130000	260,000	2	100000	100,000	360000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 100,000
- Total 360,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x60)	660	19800	237600	249480	261954
	0	0	0	0	0
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw,Bran,Medicine	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					
Rent		0	0	0	0
Electric Bill		1000	12000	12300	12600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6200	74400	74800	75200
Net Profit (E)= [C-D]		6670	80040	84042	88244
Investment Pay Back			40 000	40 000	40 000

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	100,000		
1.2	Net Profit	80,040	84042	88244.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40040	84082
	Total Cash Inflow	180,040	124,082	172,326
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	40,040	84,082	132,326

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 years
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





FAMILY PICTURE

