

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Mistar Hosen
Age	:	09-06-1983 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Nimerpara P.O: Veluerpara P.S: SonatalaDist: 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	:	Late. Most. Mamotaz Begum
(iii) Father's name	:	Md Nurul Amin Sarker
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 19(Female), Member ID: 3243, Group No: 05 Member since: 01-01-1989 (17Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: Nill
(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	:	04 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.	:	01788-402470
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late. Most. Momotaz Begum joined Grameen Bank since 17 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	:	SARKER DAIRY FARM
Location	:	Nimerpara, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 170,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪ Average gain on 80% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from local market, Bogra▪ Agreed grace period is 3 months.

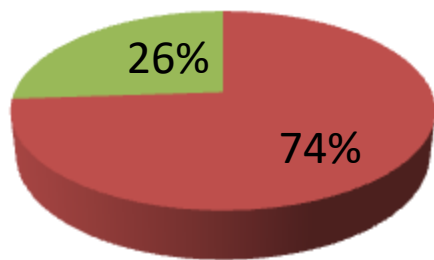
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	260	7,800	93,600
Total Sales (A)	260	7,800	93,600
Less. Variable Expense			
Milk production	52	1,560	18,720
Total variable Expense (B)	52	1,560	18,720
Contribution Margin (CM) [C=(A-B)]	208	6,240	74,880
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		1,740	20,880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	60,000	60,000	120,000
Bull	1	75000	75,000	0	0	0	75,000
Bokna	1	35000	35,000	0	0	0	35,000
Total	3	170000	170000	2	60000	60000	230000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 60,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	320	9,600	115,200	120,960	127,008
Total Sales (A)	320	9,600	115,200	120,960	127,008
Less. Variable Expense					
Cloth items	64	1,920	23,040	24,192	25,402
Total variable Expense (B)	64	1,920	23,040	24,192	25,402
Contribution Margin (CM) [C=(A-B)]	256	7,680	92,160	96,768	101,606
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		3,180	38,160	42,768	47,606
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	38,160	42,768	47,606
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		14,160	32,928
	Total Cash Inflow	98,160	56,928	80,534
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	14,160	32,928	56,534

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience; 4Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

