

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUS SATTER
Age	:	01-03-1988 (29Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Brother 02Sisters
Address	:	Vill: Kopatia pare, P.O:Mawna, P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIUM
(iii) Father's name	:	ALAL UDDIN
(iv) GB member's info	:	Branch: Gazipur,Sreepur, Centre # 36(Female), Member ID: 2788, Group No: 01 Member since: 23-04-2011 (06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: Nil 20,000 /=Outstanding loan: 16,360/=
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-573979
Family's Contact No.	:	01724-116617
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIUM joined Grameen Bank since 06 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	:	SATTER DAIRY FARM
Location	:	Kopatita,Sreepur, Gazipur.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 2 cow,2 ox and 2 calf in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Anando Bazar.▪Agreed grace period is 3 months.

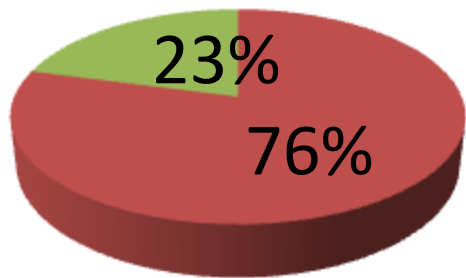
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	40000	80000	1	70000	70,000	150,000
Ox	02	60000	120000	0	0	0	120000
Calf	2	15000	30,000	0	0	0	30,000
Total	3		230000	1	70000	70,000	300,000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (15x 50)	750	22,500	270,000	283,500
Calf Sale			30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500
Less. Variable Expense				
Straw, Bran, Medicine etc	220	6,600	79,200	83,160
Total variable Expense (B)	220	6,600	79,200	83,160
Contribution Margin (CM) [C=(A-B)]	530	15,900	1,90,800	2,00,340
Less. Fixed Expense				
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		200	2,400	2,500
Total Fixed Cost		5,400	64,800	65,500
Net Profit (E) [C-D]		10,500	1,26,000	134,840
Investment Payback			42,000	42,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,26,000	1,34,840
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,640
	Total Cash Inflow	1,96,000	2,02,480
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	16360	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,28,360	42,000
3	Net Cash Surplus	67,640	1,60,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Quality goods & services;
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

