

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



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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAKH SUJAN
Age	:	01/01/1986 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	
Address	:	Vill: Nargana, P.O: Bhawal Jamalpur, P.S: Kaliganj, 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	:	FATEMA BEGUM
(iii) Father's name	:	SHAKH FARID
(iv) GB member's info	:	Branch: Jamalpur, Centre # 72 (Female), Member ID: 9031, Group No: 02 Member since: 20/01/2006 to 2017 (11 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 70,000/- Outstanding Loan: BDT/-
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01940-391546
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 11 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

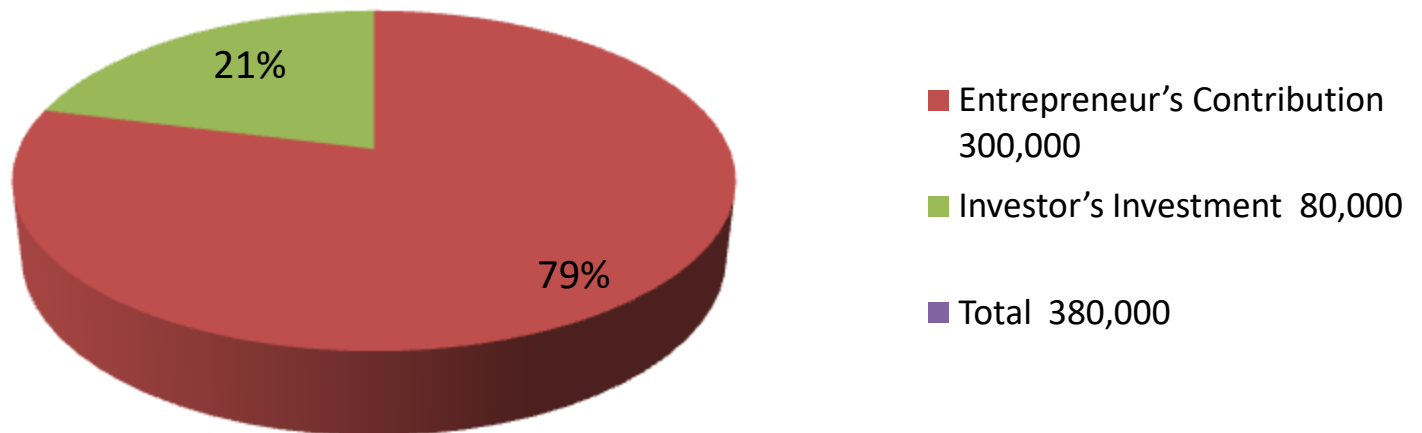
Proposed Nobin Udyokta Business Info

Business Name	:	SUJON DAIRY FARM
Location	:	Nargana, Bhawal Jamalpur
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has four cows in his farm.▪ Average daily milk production is 10 liter and milk price is BDT 60/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Kaliganj▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine	180	5400	64800
Total Variable Expense	180	5400	64800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5300	63600
Net Profit (E)= [C-D]		7300	87600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	75,000	300,000	1	80,000	80,000	380,000
	4	75000	300,000			80,000	380,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	900	27000	324000	340200	357210
	0	0	0	0	0
Total Sales(A)	900	27000	324000	340200	357210
Less Variable Expense (B)					
Straw, Bran, Medicine etc	270	8100	97200	102060	107163
Total Variable Expense	270	8100	97200	102060	107163
Contribution Margin (CM) [C=(A-B)]	630	18900	226800	238140	250047
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5300	63600	64300	65015
Net Profit (E)= [C-D]		13600	163200	171360	179928
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	163,200	171360	179928
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131200	270560
	Total Cash Inflow	243,200	302,560	450,488
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	131,200	270,560	418,488

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

