

Proposed NU Business Name: SULTAN DAIRY FARM

Project identification and prepared by :Md.eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SULTAN UDDIN
Age	:	15/04/1985 (32 years)
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	02 son
No. of siblings:	:	04 brother 03 sister
Address	:	Vill:porbo candura P.O: sofipur, P.S: Kaliakair, 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	:	NOCIRON BAGOM
(iii) Father's name	:	FONU MIA
(iv) GB member's info	:	Branch: Moddo para, Kalikori, Centre # 44/৯ (Female), Member ID: 4077, Group No: 02 Member since: 21/081/1988to2017 (29 Years) First loan: BDT 25,000
Further Information:		Existing Loan: 15,000/-, Outstanding loan:
(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.
Other Own/Family Sources of Income	:	nill
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735903215
Mother's Contact No.	:	01934900519
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOCIRON BAGOM joined Grameen Bank since 12 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

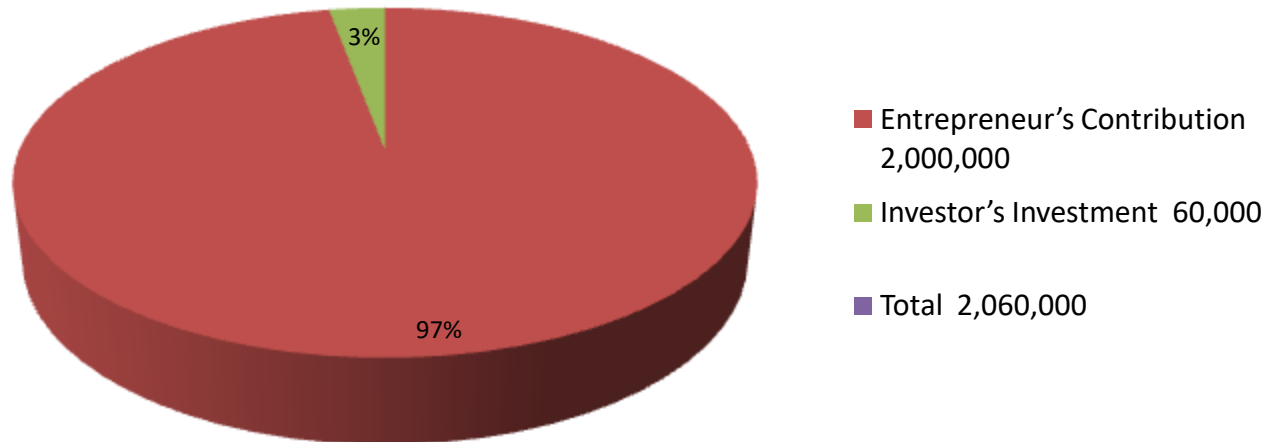
Business Name	:	SULTAN DAIRY FARM
Location	:	sonatola;chabagan, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 2060,000/-
Financing	:	Self BDT 2000000/-(from existing business)97% Required Investment BDT 60000/-(as equity) 3%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a Firm▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
milk	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
milk,,etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent			
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		7100	85200
Net Profit (F)≡ [C-D]		6700	80400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	04	50000	2000000	01	60000	60000	
	04	50000	2000000	01	60000	60000	60000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Straw, Bran, Medicine etc	364	10920	131040	137592	144472
Total Variable Expense	364	10920	131040	137592	144472
Contributon Margin (CM) [C=(A-B)]	2236	67080	804960	845208	887468
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	72000	864000
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		200	2400	2400	2400
Entertainment		450	5400	5400	5400
Guard		150	1800	1800	1800
Generator		200	2400	2400	2400
Mobile Bill			0	0	0
Total Fixed Cost (D)		7100	82800	151800	946950
Net Profit (E)= [C-D]		59980	719760	755748	793535
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	719,760	755748	793535.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		695760	1427508
	Total Cash Inflow	779,760	1,451,508	2,221,043
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	695,760	1,427,508	2,197,043

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire











