

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



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAYED
Age	:	02-04-1984(34 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, 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	:	SEHATAN
(iii) Father's name	:	DUDU MIHA
(iv) GB member's info	:	Branch: Kachuya, Centre # 05 (Female), Member ID: 1054, Group No: 01 Member since:01-01-1989(28 Years) First loan: BDT 1,500/- Existing loan: BDT 20,000/- 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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 years experience in running business. Yes, He has 10 years training
Other Own/Family Sources of Income	:	Yes, he has a auto van gari.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-155504
Mother's Contact No.	:	01747-278029
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEHATAN joined Grameen Bank since 28 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAYED DAIRY FARM
Location	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,45,0000/-
Financing	:	Self BDT 95,000(from existing business) 66% Required Investment BDT 50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	16 ft x 8 ft= 128 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Borchana in Tangail.▪Agreed grace period is 3 months.

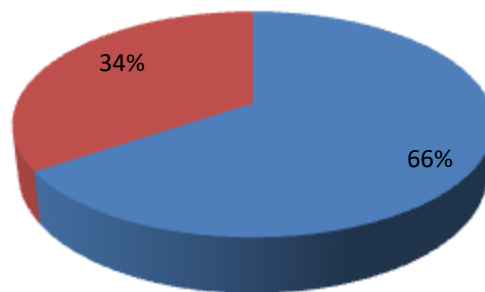
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Calf, Ox, Milk	1,300	39,000	468,000
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
Cow, Calf, Ox, Milk	910	27,300	327,600
Total variable Expense (B)	910	27,300	327,600
Contribution Margin (CM) [C=(A-B)]	390	11,700	140,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	45000	45000	Cow	1	50000	50,000	95,000
Ox	1	50000	50000		0	0	0	50,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		2	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security		0	0			0	0	0
Total			95000			50000	50,000	145,000

Source of finance



- Entrepreneur investment 95,000
- Investore investment 50,000
- Total investment 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	1,800	54,000	648,000	680,400	714,420
		0	0	0	0
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense		0	0	0	0
	1,260	37,800	453,600	476,280	500,094
Total variable Expense (B)	1,260	37,800	453,600	476,280	500,094
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400	204,120	214,326
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		400	4,800	5,040	5,292
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		5,900	70,800	74,340	78,057
Net Profit (E) [C-D]		10,300	123,600	129,780	136,269
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	123,600	129780	136269
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103600	213380
	Total Cash Inflow	173,600	233,380	349,649
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	213,380	329,649

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







