

Proposed NU Business Name: SAJEEB DAIRY FARM



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAJEEB MIA
Age	:	01-01-1995 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Nagorpur, P.O: Nagorpur, P.S: Nagorpur, 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	:	MOST ROKEYA BEGUM
(iii) Father's name	:	MD JAMAL MIA
(iv) GB member's info	:	Branch: Nagorpur, Centre # 33 (Female), Member ID: 9436, Group No: 15 Member since: 01-02-2008 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 18,000, Outstanding loan: BDT 3,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-311698
Mother's Contact No.	:	01754-852146
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ROKEYA BEGUM joined Grameen Bank since 08 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	:	SAJEEB DAIRY FARM
Location	:	Hospital road, Nagorpur, Tangail
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 270,000/-(from existing business) 79% Required Investment BDT 70,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and two calf in his farm.▪Average daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The farm is owned.▪Agreed grace period is 3 months.

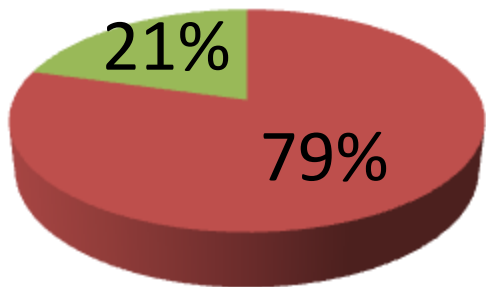
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12 x 50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Straw, Bran, Medicine etc	140	4,200	50,400
Total variable Expense (B)	140	4,200	50,400
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		8,400	100,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	150000	150,000	1	70000	70,000	220,000
calf	2	60000	120,000	0	0	0	120,000
Total	3	210000	270,000	1	70,000	70,000	340,000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 70,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (17 x 50)	850	25,500	306,000	321,300	337,365
Calf Sale			40,000	40,000	40,000
Total Sales (A)	850	25,500	346,000	361,300	377,365
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	650	19,500	274,000	285,700	297,985
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	2,400	2,400
Total Fixed Cost		5,500	66,000	66,400	66,900
Net Profit (E) [C-D]		14,000	208,000	219,300	231,085
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	208,000	219,300	231,085
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		180,000	371,300
	Total Cash Inflow	278,000	399,300	602,385
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	180,000	371,300	574,385

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

