

Proposed NU Business Name: SUFIYA DAIRY FARM



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MASUD SARDAR
Age	:	12/11/1988(28Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	None
No. of siblings:	:	05 Brothers 01 sister
Address	:	Vill:North balasurP.O ;vagyakulP.S: Sireenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SUFIYA BEGUM
(iii) Father's name	:	MD RAYHAN SARDAR
(iv) GB member's info	:	Branch: Vagyakul, Centre # 27(Female), Member ID: 2014, Group No: 03 Member since:03-01-1987(30Years) First loan: BDT 2,000/- Existing loan :300,000/- Outstanding loan: 253,800/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 Own Business and Training Info	:	03years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-184255
Family's Contact No.	:	01718-609570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SUFIYA BEGUM joined Grameen Bank since 30 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUFIYA DAIRY FARM
Location	:	North balasur,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 470,000/- (from existing business)82 % Required Investment BDT 100,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 9 ft= 162 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc. ▪Average 40% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from VAGYAKUL. ▪Agreed grace period is 3 months.

Existing Business (BDT)

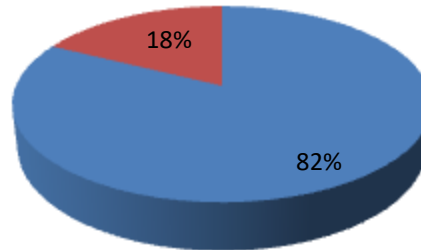
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
caw,milk,calf etc.	480	14,400	172,800
Total variable Expense (B)	480	14,400	172,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	7	50000	350000		2	50000	100,000	450,000
calf	6	20000	120000		0	0	0	120,000
Total			470000			50000	100,000	570,000

Source of finance

■ Entrepreneur investment 470,000 ■ Investore investment 100,000 ■ Total investment 570,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
caw,milk,calf etc.	720	21,600	259,200	272,160	285,768
Total variable Expense (B)	720	21,600	259,200	272,160	285,768
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,200	62,400	62,520	62,646
Net Profit (E) [C-D)		9,200	110,400	118,920	127,866
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	110,400	118,920	127,866
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70,400	149,320
	Total Cash Inflow	210,400	189,320	277,186
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	70,400	149,320	237,186

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:01 Others:0
Experience & Skill : 03 Years
Own Business :03
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







