

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SONIYA
Age	:	05-03-1998 (19Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Chotolbaiyed P.O: Korotiya para P.S: Sokhipur 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	:	MINA BEGUM <input type="checkbox"/>
(iii) Father's name	:	FARUK HOSSAIN
(iv) GB member's info	:	Branch :Korotiya Centre 76(Female), Member ID: 6675 , Group No: 04 Member since: 2001-2011(10 years) First loan: BDT 5,000 Existing loan: BDT 25,000, Outstanding Loan:0
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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 years Experience own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01633197125
Family's Contact No.	:	01779522970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

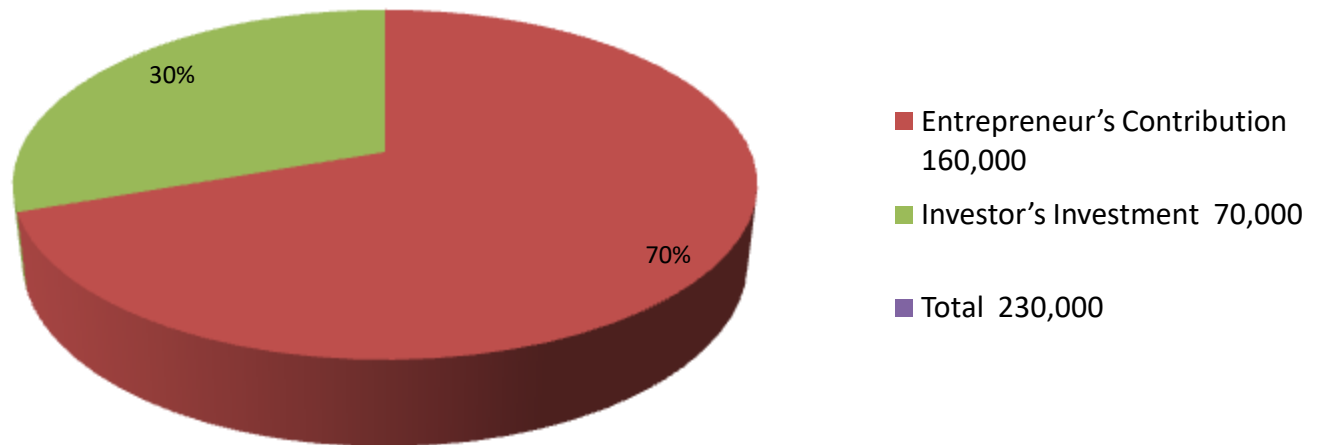
Proposed Nobin Udyokta Business Info

Business Name	:	SONIYA DAIRY FARM
Location	:	Kaitola
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/- (from existing business) 70% Required Investment BDT 70,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x12 ft=252 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow , one calf & one Ox in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Kaitola.▪The farm is owned.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw,Bran,Medicine	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		2088	25056

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	90000	90000	1	70000	70,000	160,000
Calf	1	30000	30000			0	30,000
ox	1	40000	40000				40,000
	3	160000	160,000	1	70000	70,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	620	18600	223200	234360	246078
Total Sales(A)	620	18600	223200	234360	246078
Less Variable Expense (B)					
Straw, Bran, Medicine etc	87	2604	31248	32810.4	34451
Total Variable Expense	87	2604	31248	32810.4	34451
Contributon Margin (CM) [C=(A-B)]	533	15996	191952	201549.6	211627
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7200	86400	147000	939630
Net Profit (E)= [C-D]		8796	105552	110829.6	116371
Investment Pay Back			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	105,552	110829.6	116371.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77552	160381.6
	Total Cash Inflow	175,552	188,382	276,753
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	77,552	160,382	248,753

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 05
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



FAMILY PICTURE

