

Proposed NU Business Name: **SUKUR MIRZA DAIRY FARM**



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Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	SUKUR
Age	:	28-02-1983(35 Years)
Education, till to date	:	One
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Bohuriya; P.O: Naloya, 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	:	MST. BANU BEGUM
(iii) Father's name	:	MIRZA A: OHAF
(iv) GB member's info	:	Branch: Naloya, Centre # 38(Female), Member ID: 1260, Group No: 09 Member since:01-01-1990 to 2000(10 Years) First loan: BDT 1,500/- Existing loan: BDT 10,000/- 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	:	5 years of business experience.
Own Business and Training Info	:	5 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.	:	01725-863169
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BANU BEGUM joined Grameen Bank since 10 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	:	SUKUR MIRZA DAIRY FARM
Location	:	Vill: Bohuriya; P.O: Naloya, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,60,000
Financing	:	Self BDT 2,80,000 (from existing business) 78% Required Investment BDT 80,000(as equity) 22%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	30 ft x 15 ft= 450 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; Milk, Calf, Ox.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from caitola.▪Agreed grace period is 3 months.

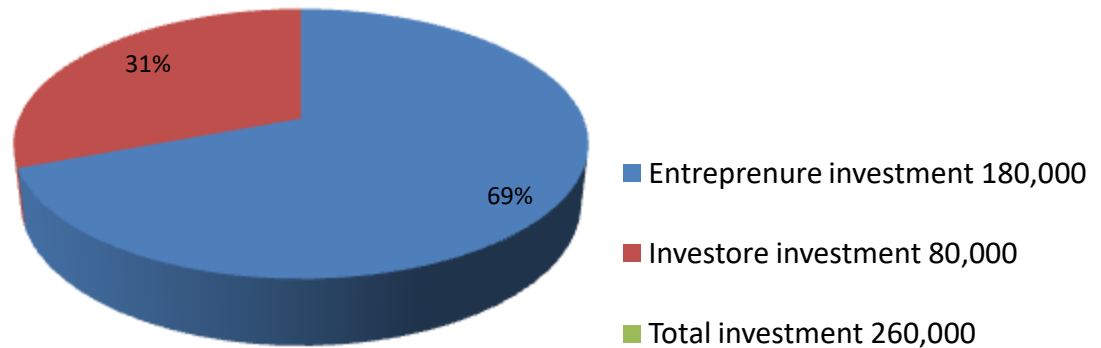
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Calf, Ox	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk, Calf, Ox	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		0	0
Generator		0	0
Mobile bill		100	1,200
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		21,100	253,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	90000	180000	Cow	1	80000	80,000	260,000
Ox	1	100000	100000		0	0	0	100,000
			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
Total			280000			80000	80,000	360,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Calf, Ox	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk, Calf, Ox	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,900	70,800	71,340	71,907
Net Profit (E) [C-D]		21,100	253,200	268,860	285,303
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	253,200	268,860	285,303
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		221,200	458,060
	Total Cash Inflow	333,200	490,060	743,363
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	221,200	458,060	711,363

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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











গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: সুকুণ মিলিত জৈবী কর্ম
 ইউনিটের নাম: সখিপুর
 উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৬-০৬-২০১৮

নাম: সুকুণ
 বয়স: ৩৫ বছর
 জন্ম তারিখ: ২৪-০২-১৯৮৩ জাতীয় পরিচয়পত্র নম্বর: ৯৩২৬৭৫০০১১১১

শিক্ষাগত যোগ্যতা: ১ম শ্রেণী
 বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ১ ছেলে ১ মেয়ে
 ভাই/বোনের সংখ্যা: ১ ভাই ২ বোন

বর্তমান ঠিকানা: গ্রাম: বহুবিনয় পো: সু মিলুয়া
 স্থায়ী ঠিকানা: গ্রাম: সু মিলুয়া পো: সু মিলুয়া

থানা: সখিপুর জেলা: সু মিলুয়া
 থানা: সু মিলুয়া জেলা: সু মিলুয়া

উদ্যোক্তার মোবাইল নং: ০১৭২৫-৪৬৩১৬৭
 বাবা/মা: প্রাক্তন/রানিং সদস্য

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা
 মায়ের নাম: সোমা পিতৃ পেশা: কৃষক

বাবার নাম: মিলুয়া মো: ৩২২০
 কেন্দ্র নং: ৩৮/৮ সদস্য নং: ১২৬০

গ্রুপ নং: ০৭ শাখা: সু মিলুয়া
 কত বছর যাবৎ সদস্য: ১০ বছর

গ্রামীণ ব্যাংকে যোগদানের তারিখ: ০১-০১-১৯৯০-২০০০ সর্বপ্রথম গ্রহণকৃত ঋণের পরিমাণ: ১০০০৮
 আদায়যোগ্য ঋণ: ১০০০৮

