

Proposed NU Business Name: **M/S SABUJ POULTRY AND DAIRY FARM**



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Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sabuj Mia
Age	:	10-03-1983 (35 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Borua ,P.O: Borua ,P.S: Khilkhet, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Aulia Begum
(iii) Father's name	:	Md.Lal Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # (Female), Member ID: , Group No: 0 Member since: 10-01-1993 (25 Years) First loan: BDT = 3,000 /- Last Loan= 100,000/- Outstanding loan:= 15,000/-
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 Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Home Rent (30,000)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-926232
Family's Contact No.	:	01816-926233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Aulia Begum joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Sabuj Poultry And Dairy Farm
Location	:	Borua, Lonjonipara, Khelket ,Dhaka
Total Investment in BDT	:	BDT 660,000/-
Financing	:	Self BDT 560,000/- (from existing business) 85% Required Investment BDT 100,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Ox,basur etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is Owner.▪Collects goods from Mymensingh.▪Agreed grace period is 3 months.

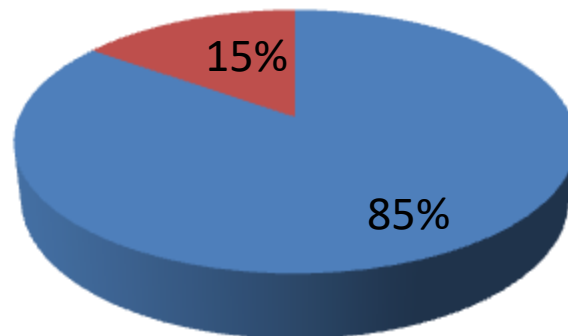
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	2,600	78,000	936,000
	0	0	0
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Milk	1,820	54,600	655,200
Total variable Expense (B)	1,820	54,600	655,200
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		300	3,600
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	3	120000	360000	Cow	1	100000	100000	460,000
Ox	2	65000	130000					130,000
Basur	2	35000	70000					70,000
								0
								0
								0
								0
								0
								0
								0
								0
Others			0	Others			0	0
Total			560,000				100,000	660,000

Source of Finance

■ Entrepreneur's contibution 560000 ■ Investor's Investment 100000 ■ Total 660000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Milk	2,450	73,500	882,000	926,100	972,405
Total variable Expense (B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		420	5,040	5,292	5,557
Transportation		330	3,960	4,158	4,366
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		6,000	72,000	75,600	79,380
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		13,250	159,000	163,950	169,148
Net Profit (E) [C-D]		18,250	219,000	232,950	247,598
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	219,000	232,950	247,598
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		179,000	371,950
	Total Cash Inflow	319,000	411,950	619,548
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	179,000	371,950	579,548

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Own Business : 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











FAMILY PICTURE

