Proposed NU Business Name: MS SAYHAN DAIRY FARM



Project identification and prepared by: Md. Golam rusul, Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SAYHAN PRODHAN		
Age	:	27-09-1997 (18 Years)		
Education, till to date	:	Class V		
Marital status	:	Married		
Children	:	2 Daughter		
No. of siblings:	:	2Brothers & 3 Sister		
Address	:	Vill: Tarki Islampur, P.O: Bhitihogla P.S: Munsiganj Sadar, Dist: Munsigonj		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father KAHINUR BEGUM MD. JOHIR UDDIN Branch: Chorkewya, Centre # 1(Female), Member ID: 5675/1, Group No: 10 Member since: 28-02-2011 (5Years) First loan: BDT 12,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 35000, Outstanding loan: BDT 17290 N/A No No 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	:	4 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-895273
Mother's Contact No.	:	01922447634
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAHINUR BEGUM joined Grameen Bank since 05 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MS SAYHAN DAIRY FARM	
Location	:	Torki Islampur	
Total Investment in BDT	:	BDT 180,000/-	
Financing	:	Self BDT 100,000/-(from existing business) % Required Investment BDT 80,000/-(as equity) %	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	15ft x 12ft= 180square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; milk etc. Average % gain on sale. The business is operating by entrepreneur. Existing no employee. Collects goods from munsigonj. Agreed grace period is 3 months. 	

Existing Business				
Paticular	Daily	Monthly	Yearly	
Revenue(Sales)				
Milk (8 litre*50)	400	12000	144000	
Total Sales (A)	400	12000	144000	
Less Variable Expense				
Feed & Medicine	80	2400	28800	
Total variable Expense (B)	80	2400	28800	
Contribution Margin (CM) [C=(A-B)	320	9600	115200	
Less Variable Expense				
Electricity bill		200	2400	
Transportation		100	1200	
Salary (self)		5000	60000	
Mobile bill		200	2400	
Total fixed cost (D)		5,500	66000	
Net Profit (E)= [C-D]		4,100	49200	

Investment Breakdown				
Particulars	Existing	Proposed	Total	
i arcioanare	100,000	80000	1000	
Cow (2*50000)			180000	
	100,000	80,000	180000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (12 litre*50)	600	18000	216000	226800
Total Sales (A)	600	18000	216000	226800
Less Variable Expense				
Feed & Medicine	110	3300	39600	41580
Total variable Expense (B)	110	3300	39600	41580
Contribution Margin (CM) [C=(A-B)	490	14700	176400	185220
Less Variable Expense				
Electricity bill		300	3600	3800
Transportation		200	2400	2,600
Salary (self)		5000	60000	60000
Mobile bill		300	3600	3800
Total fixed cost (D)		5,800	69600	70,200
Net Profit (E)= [C-D]		8900	106800	115,020
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	106,800	115,020
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		58,800
	Total Cash Inflow	186800	173820
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	58,800	125820

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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

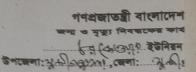
Pictures











निरक्त रहि नः: 89 নিবছন তারিখ AG 057 800

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प्रवास साम्राम (बरेव) राम्य

क्षा: -यानकाय स्वयाय

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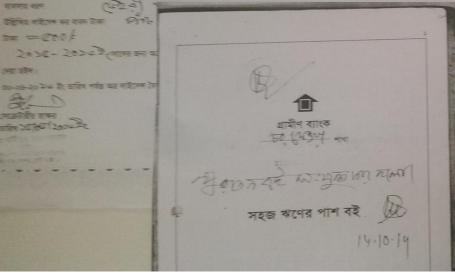
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(आ अपिन सिन्ता। That Fly - 34mm Did 1 THERE: - LOF (THINK) surus Myland nows 1 (मन्तर - माना शर्म)



FAMILY PICTURE

