

Proposed NU Business Name: **SABBIR DAIRY FIRM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SANOWARA
Age	:	05-03-1981(36years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:chormordon,post : rosuniya,p.s: sirajdikhan,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	RABIYA BEGUM
(iii) Father's name	:	AMIR HOSSEN
(iv) GB member's info	:	Branch: Imamgong, Centre # 37 (Female), Member ID: 2983/1, Group No: 05 Member since: 10-05-1996(08Years) First loan: BDT 3,000 /-
Further Information:		Outstanding loan: Nil
(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	:	06 years of business experience. : 06years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01635-064949
Family's Contact No.	:	01772-363293
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABIYA BEGUM joined Grameen Bank since 08 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	:	SABBIR DAIRY FIRM
Location	:	Chormordan,sirajdikhan,munshigonj.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 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, Calf, milk▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The farm is self.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

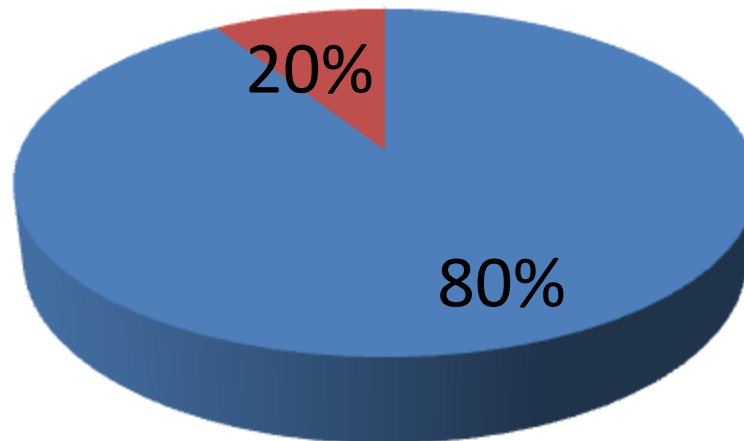
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk, calf etc	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
cow,milk, calf etc	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed 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]		5,600	67,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	02	80000	160,000		01	50,000	50,000	210,000
calf	01	20000	40,000					40,000
Total			200,000				50,000	250,000

Source of Finance

■ Intreprenuers contribution 200,000 ■ Investor's Investment 50,000 ■ Total 250,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk, calf etc	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
cow,milk, calf etc	1,050	31,500	378,000	396,900	416,745
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605
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)		8,300	99,600	107,580	115,959
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	99,600	107,580	115,959
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		79,600	167,180
	Total Cash Inflow	149,600	187,180	283,139
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,600	167,180	263,139

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family: Others:0
Experience & Skill : 06 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





