

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



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAZZAD ALI
Age	:	17-10-1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son, 02 Daughter
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Tilahary P,O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. MORZIA BEOA
(iii) Father's name	:	LATE. ABDUL ZABBAR
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 107 (Female), Member ID: 3217, Group No: 03 Member since: 2002- 7-6-2017 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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 and Training Info	:	Ten 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.	:	01714-765324
Mother's Contact No.	:	01725-432754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORZIA BEOA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAZZAD DAIRY FARM
Location	:	Tilahari,Keshorhat , Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 10 ft= 150 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Milk item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from . ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Item	400	12,000	1,44,000
Total Sales (A)	400	12,000	1,44,000
Less. Variable Expense			
Milk Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent			
Electricity Bill		100	1,200
Mobile Bill		200	2,400
Salary (self)		3000	36,000
Guard			
Transportation		200	2,400
Food		5,000	60,000
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Austroliian Cros	2	120000	1,20,000	1	50000	50,000	1,70,000
Ox Cow	1	80000	80,000	-	-	-	80,000
Total	3		2,00,000	1		50,000	2,50,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk Item	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Milk Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		3,000	36,000	36,000	36,000
Transportation		400	4,800	5,500	6,000
Entertainment					
Salary (staff)					
Food		7,000	84,000	86,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		11,000	1,32,000	1,35,700	1,41,200
Net Profit (E) [C-D]		7,000	84,000	91,100	96,940
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	84,000	91,100	96,940
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		84,000	91,100
	Total Cash Inflow	1,34,000	1,55,100	2,32,040
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	64,000	1,35,100	2,12,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









FAMILY PICTURE