

Proposed NU Business Name: **SUJON POLTI & DAIRY FARM**



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Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SUJON MIA
Age	:	18-10-1988 (29 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sisters
Address	:	Vill: Chokpara, P.O: Mawna. P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHERA AKTER
(iii) Father's name	:	MD: MOJIBOR
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 32(Female), Member ID: 3278, Group No: 02 Member since: 02-05-2004 to 23-03-12(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT :Nill
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-498287
Family's Contact No.	:	01955-091366
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SHAHERA AKTER: joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUJON PILTI& DAIRY FARM
Location	:	Chakpara,Mawna,Sreepur,Gazipur
Total Investment in BDT	:	BDT 5,80,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 35 ft= 315 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 01 cow and 04 ox & 1 Calf in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Karan Bazar.▪Agreed grace period is 3 months.

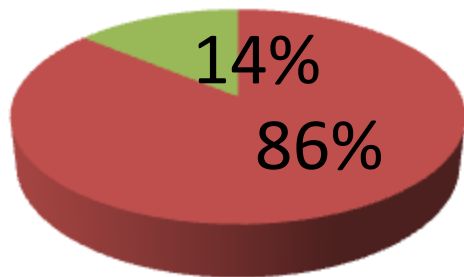
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	01	80,000	80,000	1	80,000	80,000	1,60,000
ox	04	100,000	400,000		0	0	400,000
Calf	01	20000	20000	0	0	0	20000
Total	03		5,00000	1	80,000	80,000	5,80,000

Source of Finance



■ Entrepreneur's Contribution 490,000

■ Investor's Investment 80,000

■ Total 570,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	2,97,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	3,27,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	1,90,800	2,00,340	2,10,357
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,200
Salary (self)		5,000	60,000	60,000	60,000
Transportation		200	2,400	2,500	2,700
Total Fixed Cost		5,400	64,800	65,500	65,900
Net Profit (E) [C-D]		10,500	1,26,000	134,840	1,44,457
Investment Payback			32,000	32,000	32,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,26,000	1,34,840	1,44,457
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		94,000	1,96,840
	Total Cash Inflow	2,06,000	2,28,840	3,41,297
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	94,000	1,96,840	3,09,297

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











