

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEAK SUJAN
Age	:	15-07-1989(28 years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brother 01 sisters
Address	:	Vill: south abirpara P.O ;sirajdikhan,P.S:sirajdikhan ,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MRS MAYNA BEGUM
(iii) Father's name	:	SHEAK KUDDUS
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 12(Female), Member ID: 7301 Group No: 05 Member since:02-01-1999(10Years) First loan: BDT 3,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	012years of business experience. : 12 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.	:	01747-643452
Family's Contact No.	:	01708-937966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS MAYNA BEGUM joined Grameen Bank since 10 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	:	SUJAN DAIRY FIRM
Location	:	South abir para,sirajdikhan.munshigonj.
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 320,000/- (from existing business)80% Required Investment BDT 80,000/- (as equity)20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 54 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,milk,calf etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪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

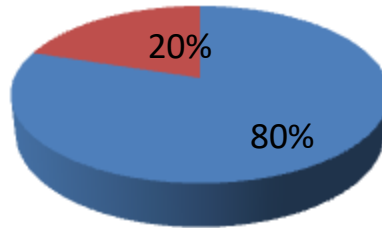
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	4	80000	320000		1	80000	80,000	400,000
Total			320000			80000	80,000	400,000

Source of finance

■ Entrepreneur investment 320,000

■ Investore investment 80,000

■ Total investment 400,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk,calf etc.	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
cow,milk,calf etc.	1,260	37,800	453,600	476,280	500,094
Total variable Expense (B)	1,260	37,800	453,600	476,280	500,094
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120	214,326
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	9,000	9,000	9,000
Total Fixed Cost		5,200	71,400	71,520	71,646
Net Profit (E) [C-D)		11,000	123,000	132,600	142,680
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	123,000	132,600	142,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		91,000	191,600
	Total Cash Inflow	203,000	223,600	334,280
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	91,000	191,600	302,280

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:01 Others:0
Experience & Skill : 12 Years
Own Business :12
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







