

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

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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAJIB MOLLA SURJO
Age	:	26-10-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	6 Brothers 3 Sister
Address	:	Vill: Madamohanpur, P.O: solla . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	LATE SALEHA BEGUM
(iii) Father's name	:	LATE ABED ALI MOLLA
(iv) GB member's info	:	Branch: Solla Nawabgonj, Centre # 01(Female), Member ID: 1351, Group No: 05 Member since: 15-01-1992 (13 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-533260
Family's Contact No.	:	01705-341733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SALEHA BEGUM joined Grameen Bank since 25 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

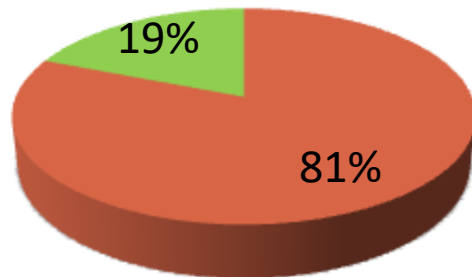
Business Name	:	SAJIB DAIRY FARM
Location	:	Modonmohonpur, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 Cow,1 Ox,2 Calf in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Milk(10x60)			
Trailing Item	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Grass,straw,medecine etc	0	6000	72000
Total Variable Expense	0	6000	72000
Contributon Margin (CM) [C=(A-B)]	0	12000	144000
Less Fixed Expense			
Electric Bill		0	0
Transportaion		1000	12000
Salary (Self)		5000	60000
Staff		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		5800	69600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	02	80,000	1,60,000	1	80,000	80,000	2,40,000
Ox	01	80,000	80,000				80,000
Calf	02	30,000	60,000				60,000
Total			3,00,000			80,000	3,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 3,00,000
- Investor Investment's :- 80,000
- Total :- 3,80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(13x60)	780	23400	280800	294840	309582
	0	0	0	0	0
Total Sales(A)	780	23400	280800	294840	309582
Less Variable Expense (B)					
Medecine,grass & others	0	6500	78000	81900	85995
Total Variable Expense	0	6500	78000	81900	85995
Contributon Margin (CM) [C=(A-B)]	0	16900	202800	212940	223587
Less Fixed Expense					
Electric Bill		0	0	300	600
transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6400	16800	149200	1733600
Net Profit (E)= [C-D]		10500	126000	132300	138915
Investment Pay Back			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	126,000	132300	138915
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	94000	94000	194300
	Total Cash Inflow	206,000	226,300	333,215
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000

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 farm: Aouna, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE