

## Proposed NU Business Name: **SABUJ DAIRY FARM**



Project identification and prepared by: Md. Rafiqul Islam,  
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Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.SABUJ MIAH</b>
Age	:	10-01-1994(24Years)
Education, till to date	:	Class-nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother,03 Sisters
Address	:	Vill: Sonargoan, P.O:Chikashi, P.S: Dhunat ,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.LAILY KHATUN
(iii) Father's name	:	<b>LATE.SOLAIMAN PRAMANIK</b>
(iv) GB member's info	:	Branch:Chikashi Dhunat, Centre # 20(Female), Member ID: 3288, Group No: 02 Member since: 05-03-2005(13Years) First loan: BDT 5,000 /- Outstanding loan: 20,947 /-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-273482
Family's Contact No.	:	01783-199334
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST.LAILY KHATUN joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

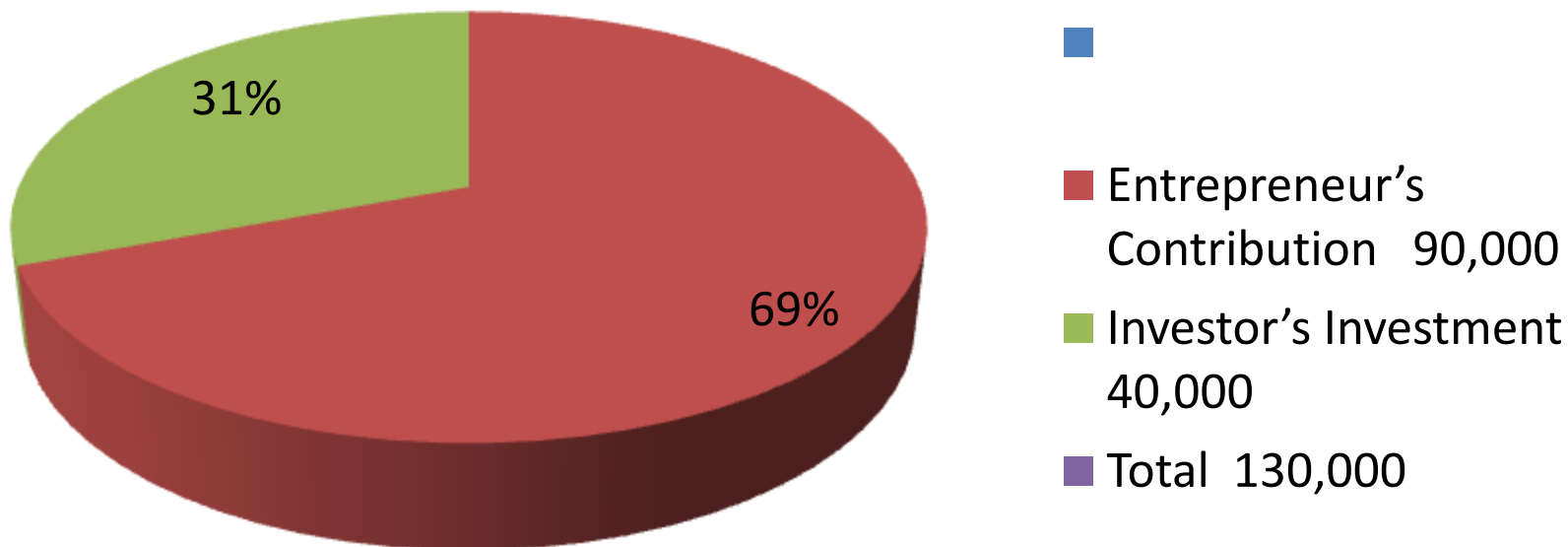
Business Name	:	<b>SABUJ DAIRY FARM</b>
Location	:	Vill: Sonargoan, P.O:Chikashi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/- (from existing business) 69% Required Investment BDT 40,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 09 ft= 135 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The farm is own</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	200	6,000	72,000
<b>Total Sales (A)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Variable Expense</b>			
Milk Sales	40	1,200	14,400
<b>Total variable Expense (B)</b>	<b>40</b>	<b>1,200</b>	<b>14,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>500</b>	<b>6,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	40,000	40,000	90,000
Calf	2	20000	40,000	0	0	0	40,000
Total	<b>0</b>		<b>90,000</b>	<b>0</b>		<b>40,000</b>	<b>130,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Variable Expense</b>					
Purshase cost	60	1,800	21,600	22,680	23,814
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>	<b>22,680</b>	<b>23,814</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>90,720</b>	<b>95,256</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>	<b>51,600</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,900</b>	<b>34,800</b>	<b>39,120</b>	<b>43,656</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	34,800	39,120	43,656
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		18,800	41,920
	<b>Total Cash Inflow</b>	<b>74,800</b>	<b>57,920</b>	<b>85,576</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>18,800</b>	<b>41,920</b>	<b>69,576</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01, Others: 0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sonargoan,  
Chikashi,Dhunat,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

