

## Proposed NU Business Name: SAGOR DAIRY FARM



Project identification and prepared by: MD. SHIRAJUL ISLAM  
Keranigonj Unit, Dhaka  
Project verified by: MD. SHAMSUL AREFIN



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

Name	:	<b>SHAHAJAMAL</b>
Age	:	26-08-1989 (28Years)
Education, till to date	:	S S C
Marital status	:	UNMarried
Children	:	NILL
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill:RASULPUR P.O ; ABDULLPUR P.S:KERANIGONJ Dist: DHAKA
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOMINA BEGUM</b>
(iii) Father's name	:	<b>SHAH ALAM</b>
(iv) GB member's info	:	Branch: BASTA ,Centre # 12/M (Female), Member ID: 4142/2, Group No: 08 Member since:1991-1999(07 Years) First loan: BDT 5,000/- Existing loan: Nill
Further Information:		Outstanding loan: Nil
(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	:	08 years of business 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.	:	01791919132
Family's Contact No.	:	NONE
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMINA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

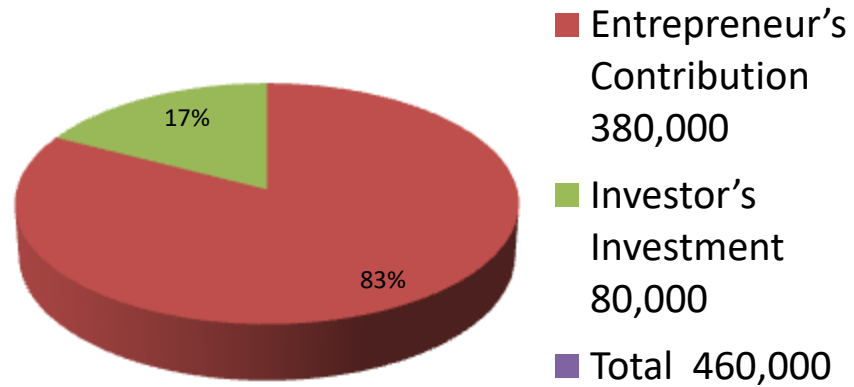
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAGOR DAIRY FARM</b>
Location	:	Rasulpur Keranigonj, Dhaka
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 3,80,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity)17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Milk etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The business is won.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	600	18000	216000
	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
Less Variable Expense (B)			0
Milk Production Cost	300	9000	108000
<b>Total Variable Expense</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
Contribution Margin (CM) [C=(A-B)]	<b>300</b>	<b>9000</b>	<b>108000</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard			0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>
<b>Net Profit (E)= [C-D]</b>		<b>2900</b>	<b>34800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	03	120000	360000	Cow	01	80000	80000	440000
Cuif	01	20000	20000					20000
<b>Total</b>			380000				80000	<b>460000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Milk	900	27000	324000	340200	357210
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Variable Expense (B)</b>					
Milk	500	15000	180000	189000	198450
<b>Total Variable Expense</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		450	5400	5700	6000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
<b>Total Fixed Cost (D)</b>		<b>6350</b>	<b>76200</b>	<b>76780</b>	<b>77369</b>
<b>Net Profit (E)= [C-D]</b>		<b>5650</b>	<b>67800</b>	<b>71190</b>	<b>74750</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	67,800	71,190	74,750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35,800	39,190
	<b>Total Cash Inflow</b>	<b>147,800</b>	<b>71,190</b>	<b>113,940</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>35,800</b>	<b>39,190</b>	<b>81,940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Rasulpur Keranigonj Dhaka  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





