

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



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD SHOHEL |
| Age | : | 05-10-1983 (34 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | 1 Son & 1 Daughter |
| No. of siblings: | : | 3 Brothers & 1 Sister |
| Address | : | Vill: Ulail, P.O: Aona Bazaar, P.S: Nobabgonj, 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 | : | LATE. DELOWARA BEGUM |
| (iii) Husband's name | : | LATE. SHEIKH KIYAM UDDIN |
| (iv) GB member's info | : | Branch: Sholla Nobabgonj, Centre # 45 (Female), Member ID: 2361, Group No: 01 Member since: 20-12-1990 to 2010 (20 Years) First loan: BDT 2,000 |
| Further Information: | | Existing Loan: BDT 20,000, Outstanding loan: BDT |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01913-345799 |
| Mother's Contact No. | : | 01995-927422 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. DELOWARA BEGUM joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SUMAIYA DAIRY FARM |
| Location | : | Ulail, Aaona, Nobabgonj, Dhaka |
| Total Investment in BDT | : | BDT 160,000/- |
| Financing | : | Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20 ft x 20 ft= 400 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has three cow in his farm.▪Average daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nobangonj.▪The farm is owned.▪Agreed grace period is 3 months. |

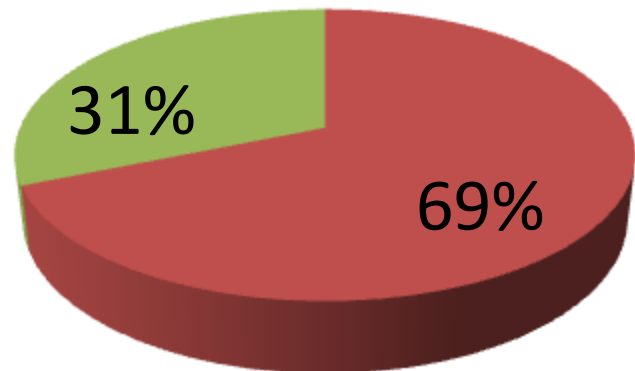
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (15 x 50) | 750 | 22,500 | 270,000 |
| Total Sales (A) | 750 | 22,500 | 270,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 300 | 9,000 | 108,000 |
| Total variable Expense (B) | 300 | 9,000 | 108,000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 162,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Electricity Bill | | 300 | 3,600 |
| Total fixed Cost (D) | | 5,500 | 66,000 |
| Net Profit (E) [C-D] | | 8,000 | 96,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 3 | 35000 | 105,000 | 1 | 50000 | 50,000 | 155,000 |
| Feed | 1 | 5000 | 5,000 | 0 | 0 | 0 | 5,000 |
| Total | 4 | | 110,000 | 1 | | 50,000 | 160,000 |

Source of Finance



■ Entrepreneur's Contribution 110,000

■ Investor's Investment 50,000

■ Total 160,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|--------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk (20 x 50) | 1,000 | 30,000 | 360,000 | 378,000 | 396,900 |
| Calf Sale | | | 25,000 | 25,000 | 25,000 |
| Total Sales (A) | 1,000 | 30,000 | 385,000 | 403,000 | 421,900 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 380 | 11,400 | 136,800 | 143,640 | 150,822 |
| Total variable Expense (B) | 380 | 11,400 | 136,800 | 143,640 | 150,822 |
| Contribution Margin (CM) [C=(A-B) | 620 | 18,600 | 248,200 | 259,360 | 271,078 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 200 | 2,400 | 3,000 | 3,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Electricity Bill | | 300 | 3,600 | 4,000 | 4,500 |
| Total Fixed Cost | | 5,500 | 66,000 | 67,000 | 68,000 |
| Net Profit (E) [C-D) | | 13,100 | 182,200 | 192,360 | 203,078 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 182,200 | 192,360 | 203,078 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 162,200 | 334,560 |
| | Total Cash Inflow | 232,200 | 354,560 | 537,638 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 162,200 | 334,560 | 517,638 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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







FAMILY PICTURE

