

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



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Project verified by: Md Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUMON ALI
Age	:	22-05-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Boro Choy Ghoti P.O Bagha , P.S: Bagha, Dist: Rajshahi
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. MONOWARA BEGUM
(iii) Father's name	:	MD LIAKOT ALI
(iv) GB member's info	:	Branch :Monigram, Centre # 30/(Female), Member ID: 2511,Group No: 04 Member since: 04-11-2012 (04 years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: 50,000/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	08 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-615726
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha ,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONOWARA BEGUM joined Grameen Bank since 04 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	:	Boro Choy Ghoti, Bagha, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8ft=80 Square ft
Implementation	:	<ul style="list-style-type: none">▪Currently he has one cow, one ox and one calf in his farm.▪Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned▪Collects goods from Rajshahi▪Agreed grace period is 3 months.

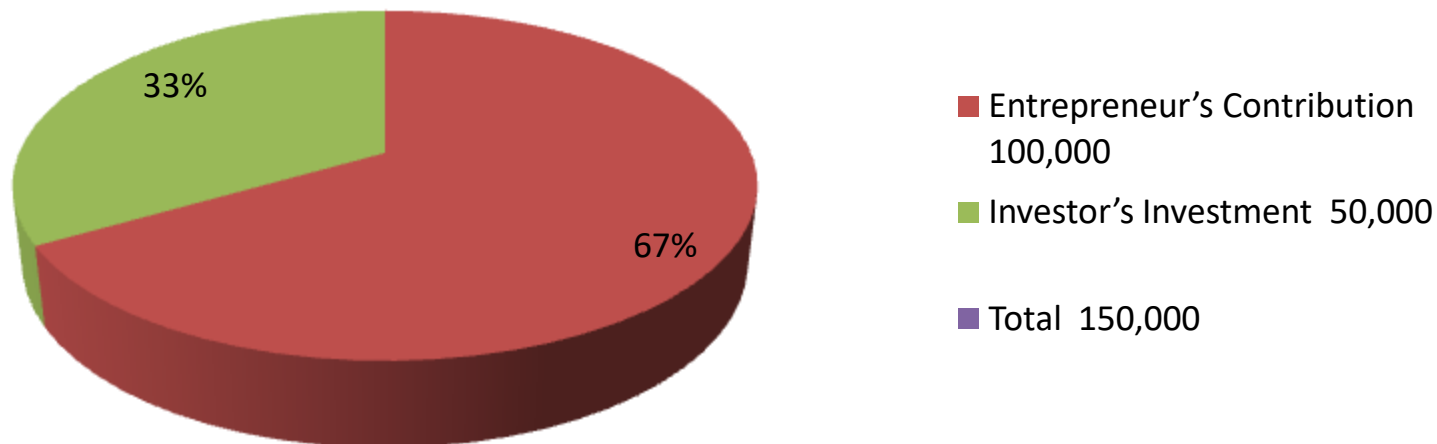
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Milk	400	12,000
Total Sales (A)	400	12,000
Less. Variable Expense		
Straw, Bran, Medicine etc	80	2,400
Total variable Expense (B)	80	2,400
Contribution Margin (CM) [C=(A-B)]	320	9,600
Less. Fixed Expense		
Mobile Bill		200
Salary (self)		4,000
Electricity Bill		100
Transportation		200
Total fixed Cost (D)		4,500
Net Profit (E) [C-D]		5,100

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	1	50000	50,000	100,000
Ox	2	15000	30,000	0	0	0	30,000
Calf	2	10000	20,000	0	0	0	20,000
Total	5		100,000	1		50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	650	19,500	234,000	245,700	257,985
Calf Sale			30,000	30,000	30,000
Total Sales (A)	650	19,500	264,000	275,700	287,985
Less. Variable Expense					
Straw, Bran, Medicine etc	170	5,100	61,200	64,260	67,473
Total variable Expense (B)	170	5,100	61,200	64,260	67,473
Contribution Margin (CM) [C=(A-B)]	480	14,400	202,800	211,440	220,512
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
Transportation		200	2,400	3,000	3,500
Total Fixed Cost		4,600	55,200	56,500	57,800
Net Profit (E) [C-D]		9,800	147,600	154,940	162,712

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

<i>0</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	147,600	154,940	162,712
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		127,600	262,540
	Total Cash Inflow	197,600	282,540	425,252
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	127,600	262,540	405,252

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE

