

Proposed NU Business Name: **M/S SUVO DARI FARM**



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. LETON MIA
Age	:	01-02-1987(30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 boy
No. of siblings:	:	3 brothers
Address	:	Vill: balasuti, P.O: katurhat, P.S: Donbari, Dist: Tangail.
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. ROKAY BEGUN
(iii) Father's name	:	MD. KUDUSS
(iv) GB member's info	:	Branch: kandua Centre # 1 (Female), Member ID: 1018, Group No: 02 Member since: 2008 raning(09Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 30,000, Outstanding loan: noTaka
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01925-414225
Family's Contact No.	:	01934-395744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.ROKAY BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. She Utilized the money In Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUVO DAIRY FRAM
Location	:	balasuti mor
Total Investment in BDT	:	BDT 250,000
Financing	:	Self BDT 190,000(from existing business) 76% Required Investment BDT 60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 15 ft= 225 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow .▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Dairy Fram is own.▪Collects goods from donbari.▪Agreed grace period is 3 months.

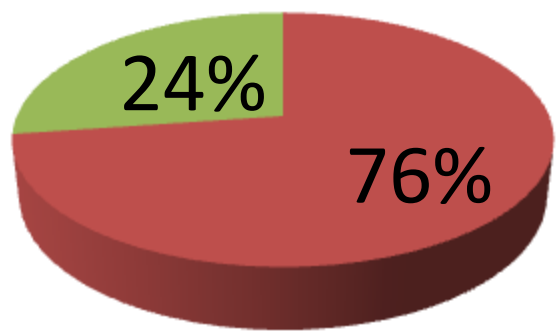
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	480	14,400	172,800
Total Sales (A)	480	14,400	172,800
Less. Variable Expense			
Milk	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Expense		7,200	86,400
Electricity Bill		0	0
Mobile Bill		0	0
Salary (self)		2,000	24,000
Guard		0	0
Transportation		0	0
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	3p	63,000	190,000	1p	60,000	60,000	250,000
Total	2p	60,000	190,000	1p	70,000	70,000	190,000

Source of Finance



Entrepreneur
 Investment:190,000
 Investor Investment:60,000
 Total Investment:250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Milk	500	15,000	180,000	189,400
Total Sales (A)	500	15,000	180,000	189,400
Less. Variable Expense				
Milk	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,400
Less. Fixed Expense				
Expense		7,200	86,400	86,400
Electricity Bill				
Mobile Bill		0	0	0
Salary (self)		2,000	24,000	24,000
Transportation		0		
Entertainment		0	0	0
Generator		0	0	0
Gurd		0	0	0
Total Fixed Cost		9,200	110,400	110,400
Net Profit (E) [C-D]		5,800	69,600	69,600
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	69,600	69,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		33,600
	Total Cash Inflow	129,600	103,200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	33,600	67,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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



















FAMILY PICTURE

