

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



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIDUL ISLAM
Age	:	21-10-1984(32 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother's & 1 Sister
Address	:	Vill: Sri Fulhara P.O: Sonotiya P.S:Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	HOSNA BEGUM
(iii) Father's name	:	LATE. ABU BOKKOR SIDDIKI
(iv) GB member's info	:	Branch: jamuriya Ghatail, Centre # 10 (Female), Member ID: 1729, Group No: 03 Member since: 18-06-2009(8Years) First loan: BDT 10000 Taka.
Further Information:		Existing loan: 60000, Outstanding loan: 48114 Taka
(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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-353959
Family's Contact No.	:	01714-513006
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

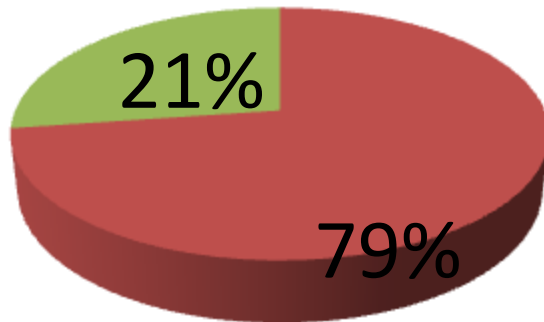
Proposed Nobin Udyokta Business Info

Business Name	:	SUMI DAIRY FARM
Location	:	Sri Fulhara, Ghatail,Tangail.
Total Investment in BDT	:	BDT 350,000 Taka
Financing	:	Self BDT 290,000(from existing business) 79% Required Investment BDT 60,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 dec.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow,Milk,Fish▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Place is Own Entrepreneur.▪Collects goods from Kodomtoli,Mymensingh.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Month	Tri- Monthly	Yearly
Revenue (sales)			
Cow,Milk	0	55,000	220000
	0	0	0
	0	0	0
Total Sales (A)	0	55,000	220000
Less. Variable Expense		0	0
	0	0	0
	0	0	0
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	55,000	220000
Less. Fixed Expense		0	0
Food	6000	18,000	72000
Electricity Bill		0	0
Mobile Bill	200	600	2400
Salary (self)	5000	15,000	60000
Guard		0	0
Transportation	500	1,500	6000
Entertainment	200	600	2400
Salary (staff)	0	0	0
Bank service Charge	0	0	0
Total fixed Cost (D)	11900	35,700	142800
Net Profit (E) [C-D]		19,300	77,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	100,000	200,000	1	40000	40000	240,000
Repair Cow Polisher				1	20000	20000	20,000
Ox	2	45,000	90,000	1	0	0	90,000
Total	4	145,000	290,000	3	60,000	60,000	350,000

Source of Finance



Entrepreneur
Investment:290,000
Investor Investment:60,000
Total Investment:350,000

Financial Projection (BDT)					
Particular	monthly	Tri-monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Fish,Cow		65000	260000	273000	286650
		0	0	0	0
Total Sales (A)		0	0	0	0
Less. Variable Expense		0	0	0	0
Fish,Cow		0	0	0	0
		0	0	0	0
		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		65000	260000	273000	286650
Less. Fixed Expense					
Food	7000	21000	84000	88200	92610
Electricity Bill		0	0	0	0
Mobile Bill	250	750	3000	3150	3307.5
Salary (self)	5000	15000	60000	63000	66150
Transportation	600	1800	7200	7560	7938
Entertainment	250	750	3000	3150	3307.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost	13100	39300	157200	165060	173313
Net Profit (E) [C-D]		25700	102800	107940	113337
Investment Payback			24000	24000	24000

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>Year3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	102800	107940	113337
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78800	162740
	Total Cash Inflow	162800	186740	276077
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	78800	162740	252077

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















कृषि विभाग
बनारस





FAMILY PICTURE