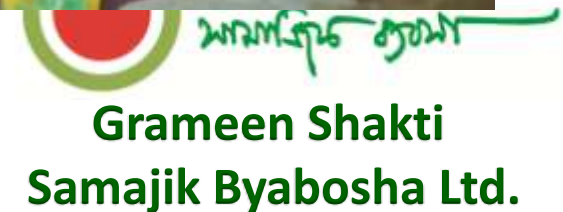


## Proposed NU Business Name: **SUMI DAIRY FIRM**



Project identification and prepared by: Md.Yasin Alam  
sreenagar unit ,munshigonj  
Project verified by: Md.Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SUMI BEGUM</b>
Age	:	04-09-1986(32 years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill:mandara,post : vaggokul,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>ZOLEKHA BEGUM</b>
(iii) Father's name	:	<b>SHEIKH NUR ISLAM</b>
(iv) GB member's info	:	Branch: Moksudpur, Centre # 40 (Female), Member ID: 3182, Group No: 05 Member since: 01-03-2004(13Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 12,720
(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	:	03 years of business experience. : 03years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-664377
Family's Contact No.	:	01969-680209
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ZOLEKHA BEGUM** joined Grameen Bank since 13 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>SUMI DAIRY FIRM</b>
Location	:	Mandara,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 340,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 9 ft= 90 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 goods like; Cow, Calf, milk</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is self.</li><li>▪Collects goods from Mandra.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

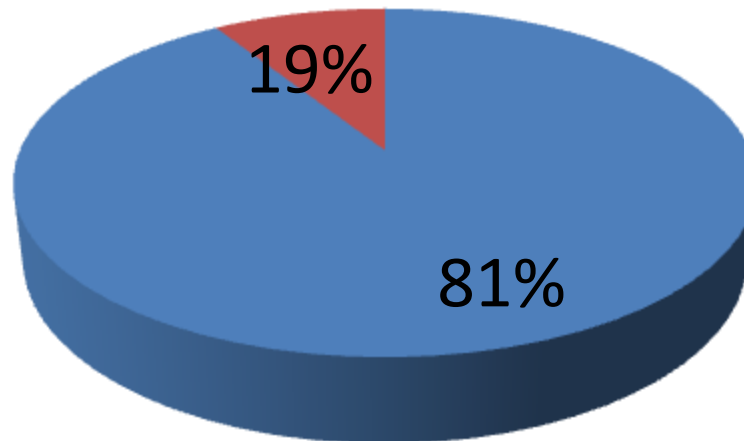
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow, Calf, milk	1,000	30,000	360,000
<b>Total Sales (A)</b>	1,000	30,000	360,000
<b>Less. Variable Expense</b>			
Cow, Calf, milk	650	19,500	234,000
<b>Total variable Expense (B)</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		150	1,800
Salary		5000	60000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,350</b>	<b>64,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,150</b>	<b>61,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	04	80000	320,000		COW	80,000	80,000	400,000
calf	01	20000	20,000					20,000
<b>Total</b>			<b>340,00</b>				<b>80,000</b>	<b>420,000</b>

## Source of Finance

■ Intreprenuers contribution 340,000   ■ Investor's Investment 80,000   ■ Total 420,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Cow, Calf, milk	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1,500	45,000	540,000	567,000	595,350
<b>Less. Variable Expense</b>					
Cow, Calf, milk	975	29,250	351,000	368,550	386,978
<b>Total variable Expense (B)</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>	<b>368,550</b>	<b>386,978</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>	<b>208,373</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		150	1,800	1,890	1,985
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,350</b>	<b>64,200</b>	<b>64,410</b>	<b>64,631</b>
<b>Net Profit (E) [C-D]</b>		<b>10,400</b>	<b>124,800</b>	<b>134,040</b>	<b>143,742</b>
<b>Investment Payback</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	<b>124,800</b>	<b>134,040</b>	<b>143,742</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,800	194,840
	<b>Total Cash Inflow</b>	<b>204,800</b>	<b>226,840</b>	<b>338,582</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>92,800</b>	<b>194,840</b>	<b>306,582</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family: Others:0  
Experience & Skill : 03Years  
Own Business :03  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







