

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



Project identification and prepared by: Mohammad Habibullah,
Kaliganj Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOMON MOLLA
Age	:	01/01/1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Chilni, P.O: Kumun, P.S: Gazipur (Sadar), Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SELINA BEGUM
(iii) Father's name	:	MD. YUSUF MOLLA
(iv) GB member's info	:	Branch: Baria, Centre # 47 (Female), Member ID: 5037, Group No: 02 Member since: 20/03/2013 to 2017 (4 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 35,000/- Outstanding Loan: BDT/-
Further Information:		
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-764200
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SELINA BEGUM joined Grameen Bank since 04 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

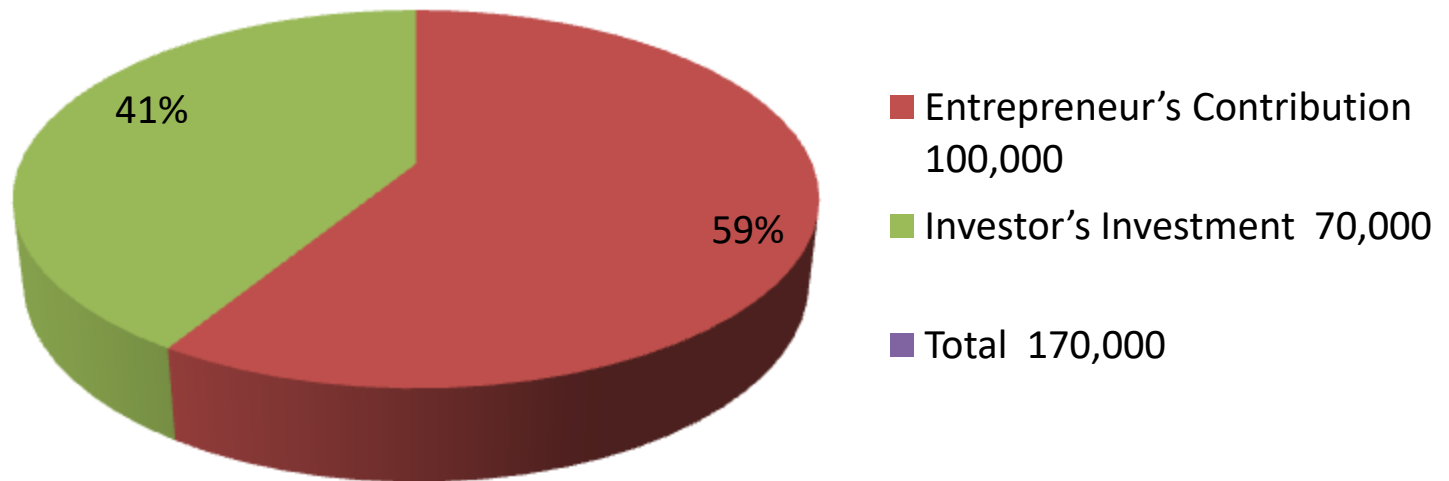
Proposed Nobin Udyokta Business Info

Business Name	:	SUMON DAIRY FARM
Location	:	Chilni, Kumun
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has four cows in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine	144	4320	51840
Total Variable Expense	144	4320	51840
Contributon Margin (CM) [C=(A-B)]	336	10080	120960
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5200	62400
Net Profit (E)= [C-D]		4880	58560

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	70,000	70,000	170,000
	2	50,000	100,000			70,000	170,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	720	21600	259200	272160	285768
	0	0	0	0	0
Total Sales(A)	720	21600	259200	272160	285768
Less Variable Expense (B)					
Straw, Bran, Medicine etc	216	6480	77760	81648	85730
Total Variable Expense	216	6480	77760	81648	85730
Contributon Margin (CM) [C=(A-B)]	504	15120	181440	190512	200038
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5200	62400	63100	63815
Net Profit (E)= [C-D]		9920	119040	124992	131242
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	119,040	124992	131241.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91040	188032
	Total Cash Inflow	189,040	216,032	319,274
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	91,040	188,032	291,274

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

