

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



Project identification and prepared by: MD.Mehedi Hasan sweet
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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMAIYA BEGUM
Age	:	01-03-1999(18 Years)
Education, till to date	:	-
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Sister
Address	:	Vill:Dorikhojekhani P.O: Goshinga : Sreepur 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	:	NURUN NAHAR
(iii) Father's name	:	MONIR HOSSAIN
(iv) GB member's info	:	Branch: Goshinga ,Sreepur , Centre # 32(Female), Member ID: 3851/5 Group No: 04 Member since: 2002 -2017(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:42000, Outstanding loan: BDT:29280
(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.)	:	No
Business Experiences and Training Info	:	5 Years of other business.5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772543115
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUN NAHAR joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

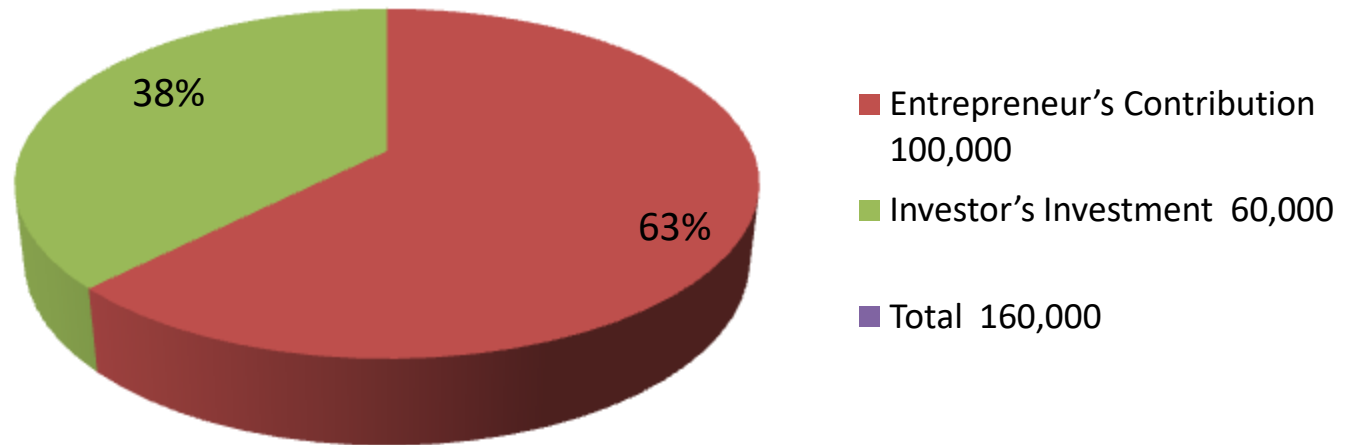
Proposed Nobin Udyokta Business Info

Business Name	:	SUMAIYA DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15ft=150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 2 cows.▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		3088	37056

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50000	100000	1	60000	60,000	160,000
	2	50000	100,000	1	60000	60,000	160000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6200	74400	68700	69015
Net Profit (E)= [C-D]		10828	129936	136432.8	143254
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	129,936	136432.8	143254.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105936	218368.8
	Total Cash Inflow	189,936	242,369	361,623
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	105,936	218,369	337,623

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :5 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





