

Proposed NU Business Name: SUMON DUGDHA KHAMAR



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Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUMON
Age	:	03-06-1990(27 Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	1 Bother 1 Sister
Address	:	Vill:Fultola ,P.O: Sherpur,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST. SONALI BEGUM
(iv) GB member's info	:	MD. OMR ALI Branch:Mirjapur,Sherpur, Centre # 62 (Female), Member ID: 5929, Group No: 06 Member since: 08-12-2000(17 Year) First loan: BDT 3,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 40,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-824735
Mother's Contact No.	:	01724-007252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SONALI BEGUM joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON DUGDHA KHAMAR
Location	:	Fultola, Sherpur.
Total Investment in BDT	:	BDT 830,000/-
Financing	:	Self BDT 750,000/- (from existing business) 90% Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft=300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

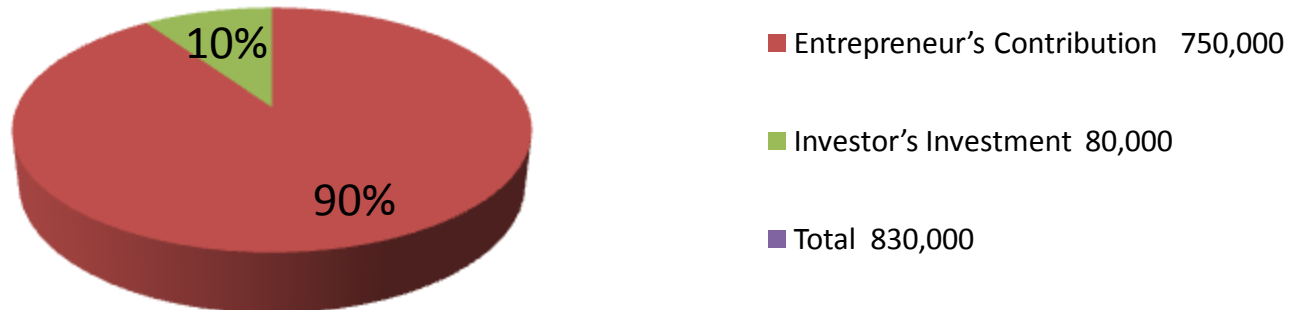
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk()50*50	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Feed & Medicine	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Transportation		800	9,600
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		300	3,600
Feed & Medicine		31,000	372,000
Mobile Bill		300	3,600
Total fixed Cost (D)		42,900	514,800
Net Profit (E) [C-D]		17,100	205,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astolian Cow	5	130,000	650,000	1	80,000	80,000	730,000
Smal cow	4	25,000	100,000				100,000
Total	5		750000	1		80000	830000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*70)	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense	0				
Millk	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	700	21,000	252,000	264,600	277,830
Contribution Margin (CM) [C=(A-B)]	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Transportation		800	9,600	9,600	9,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Feed & Medicine		31000	372,000	372,000	372,000
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		43,000	516,000	516,000	516,000
Net Profit (E) [C-D]		30,000	492,000	542,400	595,320
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	492,000	542,400	595,320
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		460,000	970,400
	Total Cash Inflow	572,000	1,002,400	1,565,720
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	460,000	970,400	1,533,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

