

Proposed NU Business Name: SUMI DAIRY FARM

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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMI AKTER
Age	:	01-05-1996 (20 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Madan Mohonpur, P.O: Sholla . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	KHADEZA BEGUM
(iii) Father's name	:	MD. AMJAD HOSSAIN
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 20 (Female), Member ID: 6015, Group No: 08 Member since: 15-01-2004 (12 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: 50,000 Outstanding loan: 8,549/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	05 years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-250909
Family's Contact No.	:	01781-456260
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADEZA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMI DAIRY FARM
Location	:	Madanmohonpur,Sholla, Nawabgonj
Total Investment in BDT	:	BDT 1,55,000/-
Financing	:	Self BDT 1,05,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 ox & 1 calf in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

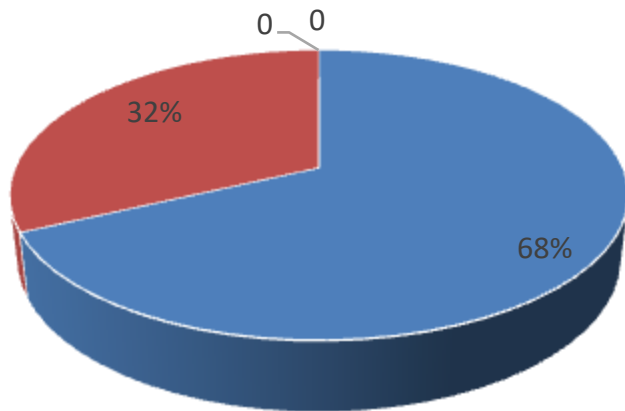
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ox Sales			1,75,000
Total Sales (A)			1,75,000
Less. Variable Expense			
Straw, Bran, Medicine etc	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]			1,49,800
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]			75,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Ox	1	70,000	70,000	1	50,000	50,000	1,20,000
Calf	1	35,000	35,000				35,000
Total			1,05,000			50,000	1,55,000

Source of Finance



■ Entrepreneur Contribution 68% ■ Investor's Investment-32%

- Entrepreneur's Contribution- 1,05,000/-
- Investor's Investment- 50,000/-
- Total- 1,55,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Ox Sales			2,55,000	2,67,750	2,81,138
Total Sales (A)			2,55,000	2,67,750	2,81,138
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	38,000	40,000
Total variable Expense (B)	100	300	36,000	38,000	40,000
Contribution Margin (CM) [C=(A-B)]			2,19,000	2,29,750	241,138
Less. Fixed Expense					
Mobile Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	3,700	4,000
Transportation		1,000	12,000	12,000	12,000
Total Fixed Cost		6,700	80,400	80,500	80,800
Net Profit (E) [C-D]		13,100	1,38,600	1,49,250	1,60,138
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,38,600	1,49,250	1,60,138
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,18,600	2,47,850
	Total Cash Inflow	1,88,600	2,67,850	4,07,988
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	32,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,18,600	2,47,850	3,87,988

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 farm: Madanmohonpur,
Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

