

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



Project identification and prepared by: Most. Mahfuza Khatun,  
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOST. ROZINA AKTER</b>
Age	:	13-01-1990 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Namdar Pur, P.O: Kutubpur, P.S: Sokhipur , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST SALEHA BEGUM</b>
(iii) Father's name	:	<b>MD ROHIM</b>
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 47 (Female), Member ID: 3872/2, Group No: 08 Member since: 19-11-2012 (05 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 36,480/-
(v) Who pays GB loan installment	:	Mother
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-250504
Mother's Contact No.	:	01764-738541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST SALEHA BEGUM** joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMAIYA DAIRY FARM</b>
Location	:	Daripaka, Sokhipur, Tangail
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 90,000/-(from existing business) 53% Required Investment BDT 80,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	70 ft x 18 ft= 1260 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪She has two cow and nine ox in her farm.</li><li>▪Average milk production is 10 liter in a day.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

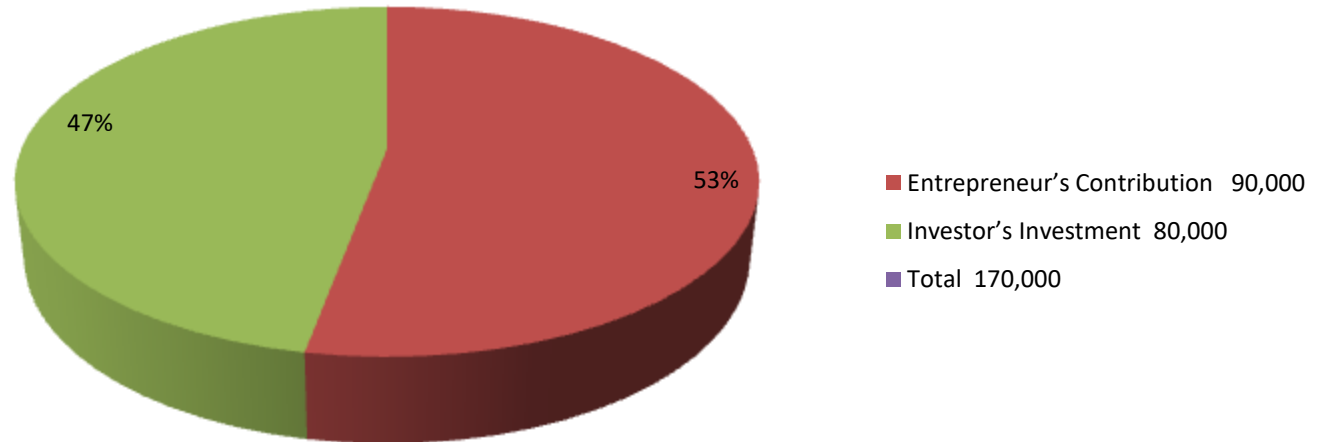
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>380</b>	<b>11,400</b>	<b>136,800</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow			40000	1	80000	80,000	120,000
Ox			50000		0	0	50,000
<b>Total</b>			<b>90,000</b>	<b>1</b>	<b>80,000</b>	<b>80,000</b>	<b>170,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>310,000</b>	<b>323,500</b>	<b>337,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>238,000</b>	<b>247,900</b>	<b>258,295</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>170,800</b>	<b>179,900</b>	<b>189,295</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)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	170,800	179,900	189,295
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,800	286,700
	<b>Total Cash Inflow</b>	<b>250,800</b>	<b>318,700</b>	<b>475,995</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>138,800</b>	<b>286,700</b>	<b>443,995</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 2 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















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মহজ্ব ধানের পাশবই

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কেন্দ্রের নাম	কলিঙ্গা	১৩/১০/১৩
শাখা		

# FAMILY PICTURE