

Proposed NU Business Name: SUMAN DAIRY FARM



Project identification and prepared by: Md. Mahfujur Rahman

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUMAN MIA
Age	:	21-03-1989(28 Years)
Education, till to date	:	Class 7
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	1 Sister
Address	:	Vill:Daibartak P.O:BormaP.S:ShreepurDist:Gajipur
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.MONOARA KHATUN
(iii) Father's name	:	MD.KASHEM
(iv) GB member's info	:	Branch:Borma shreepur, Centre 59(Female), Member ID: 8882, Group No: 08 Member since: 1997(15Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 0
(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.)	:	YES
Business Experiences and Training Info	:	10 years experience in running business. She has no Month training.
Other Own/Family Sources of Income	:	Seck
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738010573
Family's Contact No.	:	01688123692
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MONOARA KHATUN Joined Grameen Bank Since 15 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAN DAIRY FARM
Location	:	Shreepur, Gazipur
Total Investment in BDT	:	BD 220,000=/
Financing	:	Self BDT 150,000(from existing business) 68% Required Investment BDT 70,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪he has 3 cow in his farm.▪Average Daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from shreepur.▪Agreed grace period is 3 months..

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
MILK,COW	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	84	2520	30240
Total Variable Expense	84	2520	30240
Contributon Margin (CM) [C=(A-B)]	516	15480	185760
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		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)		6700	80400
Net Profit (E)= [C-D]		8780	105360

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
MILK,COW	1200	36000	432000	453600	476280
	0	0	0	0	0
Total Sales(A)	1200	36000	432000	453600	476280
Less Variable Expense (B)					
Straw, Bran, Medicine etc	168	5040	60480	63504	66679
Total Variable Expense	168	5040	60480	63504	66679
Contributon Margin (CM) [C=(A-B)]	1032	30960	371520	390096	409601
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
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
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6700	80400	81100	81815
Net Profit (E)= [C-D]		24260	291120	305676	320960
Investment Pay Back			28,000	28,000	28,000

Cash flow projection on business plan (rec. & Pay)

Cash flow projection on business plan (rec. & Pay)				
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	291,120	305676	320959.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263120	540796
	Total Cash Inflow	361,120	568,796	861,756
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	263,120	540,796	833,756

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 10Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

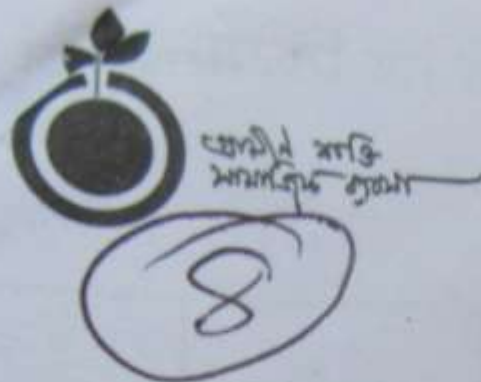
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামা

প্রস্তুত নবীন উদ্যো

কল্লের নাম: সুমন দেবী মল্ল

নিটের নাম: শ্রীপুর, গাজীপুর

প্রকল্প ও

দ্যাক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

মো: সুমনা মিয়া

ন: ২৮ বছর

জন্ম তারিখ: ২১-০৩-১৯৫০

গত যোগ্যতা: প.ম.শ্রেণী







