

Proposed NU Business Name: SUMANTO DAIRY KHAMER



Project identification and prepared by: Md: Musha Mia
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Project verified by: Md:Hafizur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SUMANTO BISWAS |
| Age | : | 02-02-1996(21 Years) |
| Education, till to date | : | H S C |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | - |
| Address | : | Vill:Hogolbunia P.O:BotiagataP.SBotiagata Dist:Khulna |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SANDHA BISWAS |
| (iii) Father's name | : | PIZUS BISWAS |
| (iv) GB member's info | : | Branch:Botiagata, Centre # 22 (Female), Member ID: 5052/2, Group No: 08 Member since: 30-12-2012 raning (05Years) First loan: BDT 3,000Taka. |
| Further Information: | | Existing loan: 40,000 Outstanding loan: 2096/-. |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | 03 years experience in running business. She has 01 Month training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01788-294683 |
| Family's Contact No. | : | 01961-140364 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANDHA BISWAS Joined Grameen Bank Since 05 Years Ago. At First She Took 3,000 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 | : | M/S SUMANTO DAIRY KHAMER |
| Location | : | Hogolbunia,Botiagata,Khulna |
| Total Investment in BDT | : | BD 2,30,000=/ Required Investment BDT 60,000(as equity) 26% |
| Financing | : | Self BDT 1,70,000(from existing business) 74% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 25ft x 20ft= 500 Square ft |
| Security of the shop | : | 0Taka. |
| Implementation | : | <ul style="list-style-type: none">▪She has 05 cow, and 01 Calf in her 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 Botiagata.▪Agreed grace period is 3 months.. |

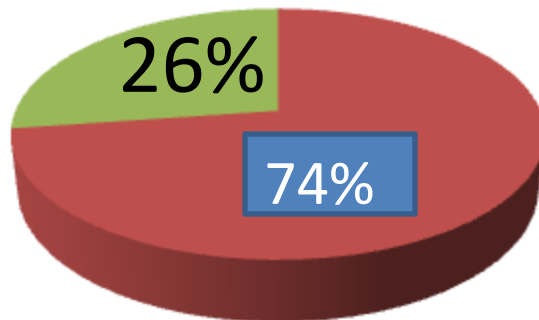
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|---------------|
| Revenue (sales) | | | |
| Milk(12 x 50) | 6,00 | 18,000 | 2,16,000 |
| Total Sales (A) | 6,00 | 18,000 | 2,16,000 |
| Less. Variable Expense | | | |
| Straw,Ban,Medicine etc. | 1,50 | 4,500 | 54,000 |
| Total variable Expense (B) | 1,50 | 4,500 | 54,000 |
| Contribution Margin (CM) [C=(A-B)] | 4,50 | 13,500 | 1,62,000 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity bill | | 3,00 | 3,600 |
| Transportation | | 3,00 | 3,600 |
| Salary (self) | | 5000 | 60,000 |
| Salar (staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Genaretor | | 0 | 0 |
| Mobile bill | | 2,00 | 2,400 |
| Total fixed Cost (D) | | 5,800 | 69,600 |
| Net Profit (E) [C-D] | | 7,700 | 92,400 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|-----------------|----------|---------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | |
| Cow | 05 | 30,000 | 150,000 | 02 | 30,000 | 60,000 | 2,10,000 |
| Calf | 01 | 20,000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Total | | | 1,70,000 | | 30,000 | 60,000 | 2,30,000 |

Source of Finance



Entrepreneur Investment:
1,70,000
Investor Investment:60,000
Total Investment:2,30,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
|--|-------|---------------|-----------------|-----------------|-----------------|
| Revenue (sales) | | | | | |
| Milk(17 x 50) | 8,50 | 25,500 | 3,06,000 | 3,21,300 | 3,37,365 |
| Calf Sale | | | 30000 | 30000 | 30000 |
| Total Sales (A) | 8,50 | 25,500 | 3,36,000 | 3,51,300 | 3,67,365 |
| Less. Variable Expense | | | | | |
| Straw,Ban,Medicine etc. | 2,20 | 6,600 | 79,200 | 83,160 | 87,318 |
| Total variable Expense (B) | 2,20 | 6600 | 79200 | 83160 | 87318 |
| Contribution Margin (CM) [C=(A-B) | 6,30 | 18,900 | 2,26,800 | 2,38,140 | 2,50,047 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | |
| Electricity bill | | 5,00 | 6,000 | 6,200 | 6,400 |
| Transportation | | 5,00 | 6,000 | 6,200 | 6,400 |
| Salary (self) | | 5000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 4,00 | 4,800 | 5,000 | 5,200 |
| Total fixed Cost (D) | | 6,400 | 76,800 | 77,400 | 78,000 |
| Net Profit (E) [C-D) | | 12,500 | 1,50,000 | 1,60,740 | 1,72,047 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| <i>SI #</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 | 1,50,000 | 1,60,740 | 1,72,047 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 1,33,604 | 2,70,344 |
| | Total Cash Inflow | 2,10,000 | 2,94,344 | 4,42,391 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | 2,396 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 76,396 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 1,33,604 | 2,70,344 | 4,18,391 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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









