

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



Project identification and prepared by: MD.Mahfujur Rahman  
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MST.SUMAIYA AKTER</b>
Age	:	03-04-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill:Pachlotiya P.O: Goshinga : Sreepur Dist: Gazipur
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>MST.NARGIS AKTER</b>
(iii) Father's name	:	<b>MD. KABIR HOSSAIN</b>
(iv) GB member's info	:	Branch: Sreepur , Centre # 27(Female), Member ID: 3369 Group No: 06 Member since: 2001-2017(16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:30000, Outstanding loan: BDT: 30000
(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.)	:	No
Business Experiences and Training Info	:	5 Years of other business.5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781502892
Mother's Contact No.	:	01762012463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.NARGIS AKTER** joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

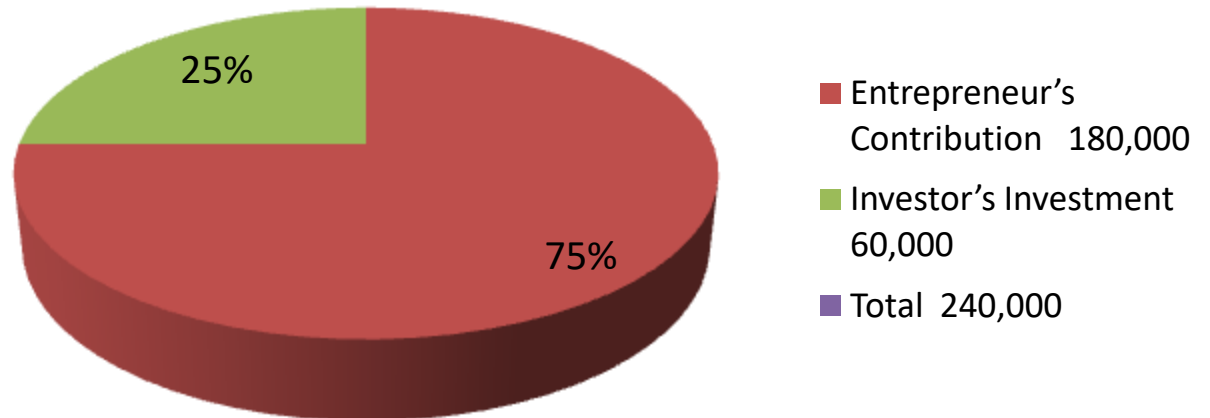
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMAIYA DAIRY FARM</b>
Location	:	Goshinga
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/-(from existing business) 75% Required Investment BDT 60,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20ft=200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 4 cows .</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	720	21600	259200
		0	0
Total Sales(A)	720	21600	259200
Less Variable Expense (B)			0
Cow	101	3024	36288
Total Variable Expense	101	3024	36288
Contribution Margin (CM) [C=(A-B)]	619	18576	222912
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		12076	144912

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
COW	4	45000	180000	1	60000	60,000	240,000
	4	45000	180,000	1	60000	60,000	240000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow	820	24600	295200	309960	325458
<b>Total Sales(A)</b>	<b>820</b>	<b>24600</b>	<b>295200</b>	<b>309960</b>	<b>325458</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	115	3444	41328	43394.4	45564
<b>Total Variable Expense</b>	<b>115</b>	<b>3444</b>	<b>41328</b>	<b>43394.4</b>	<b>45564</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>705</b>	<b>21156</b>	<b>253872</b>	<b>266565.6</b>	<b>279894</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
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
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>140700</b>	<b>933015</b>
<b>Net Profit (E)= [C-D]</b>		<b>14656</b>	<b>175872</b>	<b>184665.6</b>	<b>193899</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	175,872	184665.6	193898.88
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151872	312537.6
	<b>Total Cash Inflow</b>	<b>235,872</b>	<b>336,538</b>	<b>506,436</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,872</b>	<b>312,538</b>	<b>482,436</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0, Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









