

Proposed NU Business Name: **Sumpa Dairy Farm**



Project identification and prepared by: Orjun kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahaman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Sumpa Akter
Age	:	07-06-1993 (25 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	03 Sisters
Address	:	Vill: Vaturia ,P.O: Kunchkura ,P.S: Uttarkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Selina Akter
(iii) Father's name	:	Saful Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 03 (Female), Member ID: 8972/1 , Group No: 05 Member since: 03-05-2008 (10 Years) First loan: BDT = 20,000 /- Last Loan= 50,000/- Outstanding loan:= 13,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-069090
Family's Contact No.	:	01937-839922
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Selina Akter joined Grameen Bank since 10 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	:	Sumpa Dairy Farm
Location	:	Vaturia,Kunchkura,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 620,000/-
Financing	:	Self BDT 520,000/- (from existing business) 84% Required Investment BDT 100,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Ox , Culves etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is Owner .▪Collects goods from Kunchkura .▪Agreed grace period is 3 months.

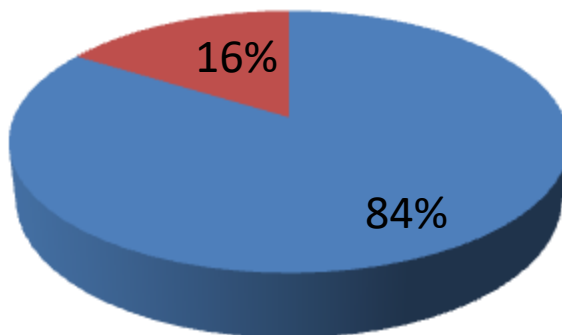
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	2,600	78,000	936,000
	0	0	0
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Milk	1,820	54,600	655,200
Total variable Expense (B)	1,820	54,600	655,200
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		15,100	181,200
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	1	150000	150000	Cow	1	100000	100000	250,000
Ox	3	100000	300000				0	300,000
Culves	2	35000	70000				0	70,000
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
Others			0	Others			0	0
Total			520,000				100,000	620,000

Source of Finance

■ Entrepreneur's contibution 520000 ■ Investor's Investment 100000 ■ Total 620000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
	2,450	73,500	882,000	926,100	972,405
Total variable Expense (B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,365	148,380	152,799	157,439
Net Profit (E) [C-D]		19,135	229,620	244,101	259,306
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	229,620	244,101	259,306
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		189,620	393,721
	Total Cash Inflow	329,620	433,721	653,027
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	189,620	393,721	613,027

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Own Business : 06 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











ন্যাশনাল বুক ট্রাস্ট
সংস্কৃতিকরণ, উন্নয়ন, বিপণন

সহজ স্বপ্নের পালা বই

নাম

সুমনা

বই নং

২৪০৩/১

ক্রম নং

০১

কেন্দ্র নং

১৭/১৪

কেন্দ্রের নাম

সুমনা

বই উত্তর তারিখ

১৫/১১/১৪

শাখা বাসস্থানের ঠিকানা

১০৪

FAMILY PICTURE

