

Proposed NU Business Name: **SUMRAT DAIRY FARM**



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Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NURUL ISLAM
Age	:	01-01-1984 (32 Years)
Education, till to date	:	LNP
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	(02)Brother 02 Sister
Address	:	Vill: Bosantokadar, P.O:Bosantokadar, P.S: Mohonpur, Dist: Rajshahi
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.FULJAN BEGOM
(iii) Father's name	:	DIN MOHAMMAD
(iv) GB member's info	:	Branch: Mougasi, Mohanpure Centre # 09 (Female), Member ID:7226/2, Group No: 012 Member since: 27-01-2013 (4Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT-70,000 /- Outstanding loan: BDT 58,500.
(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	:	Seven years experience in running business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01710-061939
Father's Contact No.	:	01704-373597
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohonpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.FULJAN BOGUM joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House Repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MD.NURUL ISLAM
Location	:	Boshontokedar ,Boshontokedar,Mohonpur , Rajshahi.
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self BDT 1,75,000(from existing business) 69% Required Investment BDT 80,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 2,000
Size of shop	:	35 ft x 10 ft= 350 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk. ▪Average % gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪He is doing his business in renting place. ▪Collects foods from ▪Agreed grace period is 3 months

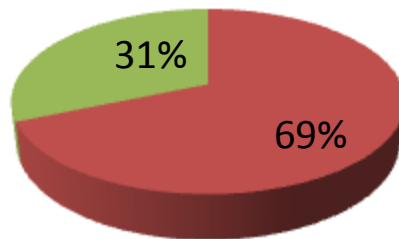
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	600	18,000	2,16,000
Total Sales (A)	600	18,000	2,16,000
Less. Variable Expense			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Shop Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Transportation		0	0
Salary (self)		2,000	24,000
Entertainment		0	0
Food		12,000	1,44,000
Total fixed Cost (D)		14,500	1,74,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Austrolian cow 2-(50,000+45,000)	95,000	0	95,000
Austrolian Cow	20,000	80,000	1,00,000
OX	60,000	0	60,000
Purchase food			
Total	1,75,000	80,000	2,55,000

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 80,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	900	27,000	3,24,000	3,40,200
Total Sales (A)	900	27,000	3,24,000	3,40,200
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,000
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,200
Salary (self)		3,000	36,000	36,000
vaccine		100	1,200	2,000
Food		15,500	1,86,000	1,88,000
Total Fixed Cost		19,200	2,30,400	2,34,200
Net Profit (E) [C-D]		7,800	93,600	1,05,800
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	93,600	1,05,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45,600
	Total Cash Inflow	1,73,600	1,51,400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	45,600	1,03,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 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









FAMILY PICTURE

