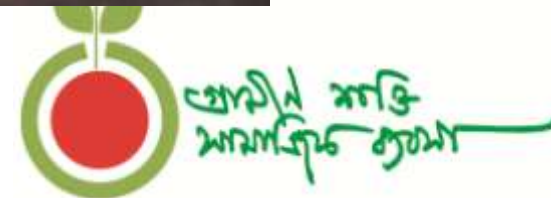


Proposed NU Business Name: **Sumi Dairy Farm**



Project identification and prepared by: MD.Mahfujur rahman

Project verified by: Md Siddiqur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst.Sumi Kayser
Age	:	08-08-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Sreepur, P.O: Sreepur P.S: 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	:	MST.TASLIMA
(iii) Father's name	:	MD.KHOKA MIA
(iv) GB member's info	:	Branch: Singhoshre,Kapasia, Centre: 48(Female), Member ID: 1293/1, Group No: 04 Member since: 2000-2017(17Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 40000 Outstanding loan:BDT 32000
(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.) ¹⁰	:	No
Business Experiences and Training Info	:	8 years experience in own business and 8 years experience own business. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01953-529897
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.TASLIMA joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

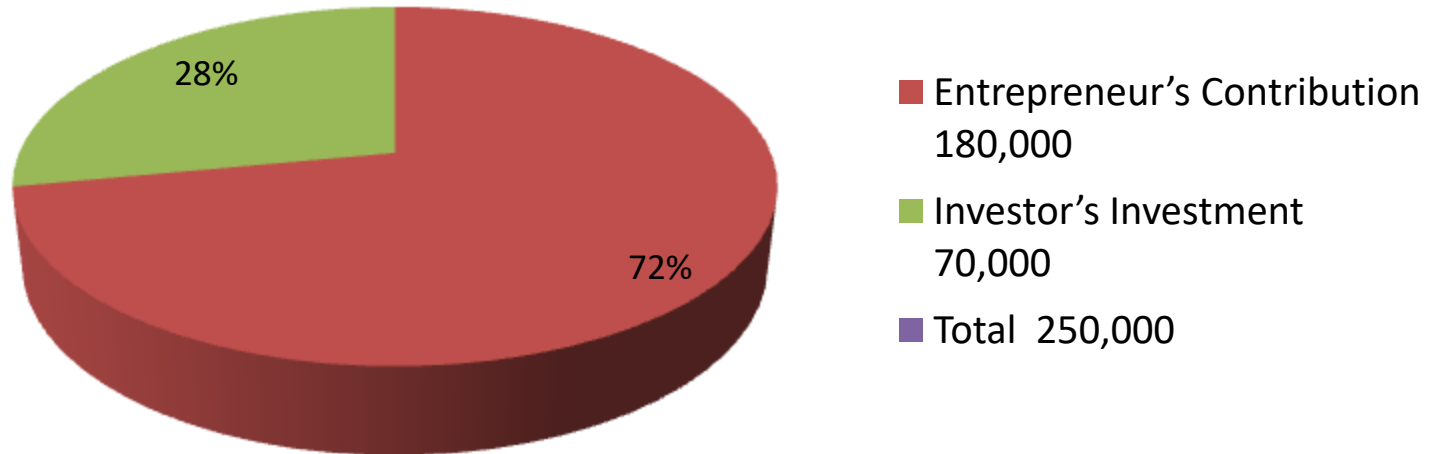
Proposed Nobin Udyokta Business Info

Business Name	:	Sumi Dairy Farm
Location	:	Sreepur
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 180000/-(from existing business) 72% Required Investment BDT 70000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own▪Collects goods from Sreepur.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	72	2160	25920
Total Variable Expense	72	2160	25920
Contributon Margin (CM) [C=(A-B)]	408	12240	146880
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
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)		7200	86400
Net Profit (E)= [C-D]		5040	60480

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60000	180000	1	70000	70,000	250,000
	3	60000	180,000	1	70000	70,000	250000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
	0	0	0	0	0
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	99	2970	35640	37422	39293
Total Variable Expense	99	2970	35640	37422	39293
Contributon Margin (CM) [C=(A-B)]	561	16830	201960	212058	222661
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
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)		7200	86400	87400	88430
Net Profit (E)= [C-D]		9630	115560	121338	127405
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	115,560	121338	127404.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87560	180898
	Total Cash Inflow	185,560	208,898	308,303
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	87,560	180,898	280,303

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

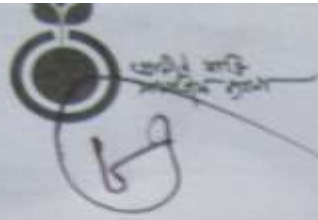
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা ও

প্রকল্পের নাম: সুমি হেইরা ফার্ম

ইউনিটের নাম: শ্রীপুর, গাঙ্গীপুর

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সোহা! সুমি বগমসার

বয়স: ৩৯ বছর

জন্ম তারিখ: ০৬/০৫/২০৯৬

শিক্ষাগত যোগ্যতা: ৪.৪.০৬

বৈবাহিক অবস্থা: - বিবাহিত -

ছেলে-মেয়ের সংখ্যা: ৫

সংখ্যা: ১০৬২০৪৯

প্রকল্প প্রস্তাব





FAMILY PICTURE

