

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



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

Name	:	<b>SUMON ROGARIO</b>
Age	:	09-03-1995 (23 Years)
Education, till to date	:	Hons
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Sisters 2 Brothers
Address	:	Vill: paratek P.O: Nagori: Kaliganj 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>SHOROLA ROGARIO</b>
(iii) Father's name	:	<b>LATE.ONTONI ROGARIO</b>
(iv) GB member's info	:	Branch : Nagori,, Centre 08 (Female), Member ID: 2463 , Group No: 03 Member since:15-03-1993-2018( 25 years) First loan: BDT 2000
Further Information:		Existing loan: BDT No20000, Outstanding Loan: 6850
(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 experience in running business.05 Years in own business he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733454952
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHOROLA ROGARIO** joined Grameen Bank since 25 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

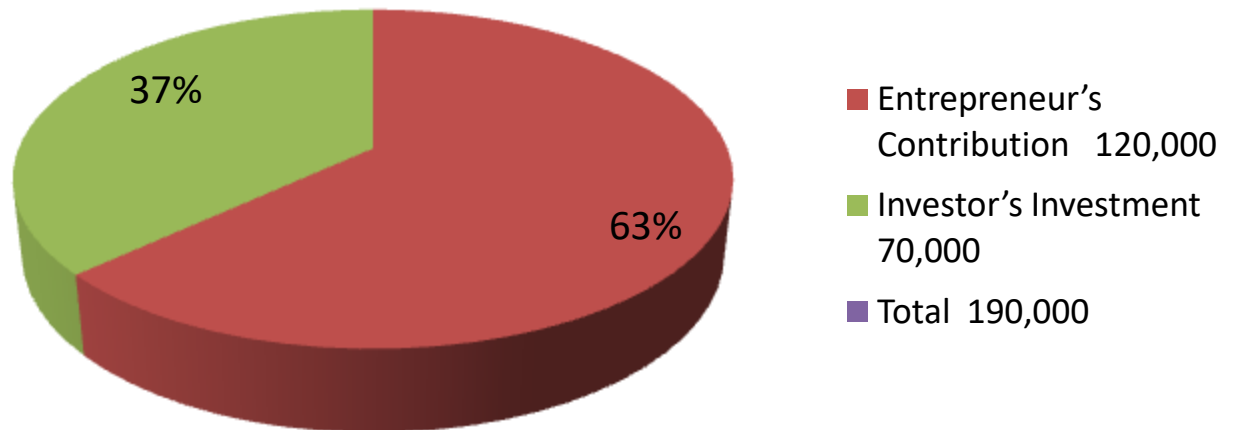
Business Name	:	<b>SUMON DAIRY FARM</b>
Location	:	Parartek, manikpur
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120000/- (from existing business) 63% Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10ft= 120square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –1 Cow,1 Calf.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The Farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
mlkk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
mlkk	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		2288	27456

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow calf	2	50000	100000	1	70000	70,000	170,000
	1	20000	20000			0	20,000
			0				0
	3	70000	120,000	1	70000	70,000	190000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
mlk	660	19800	237600	249480	261954
<b>Total Sales(A)</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
<b>Total Variable Expense</b>	<b>92</b>	<b>2772</b>	<b>33264</b>	<b>34927.2</b>	<b>36674</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>568</b>	<b>17028</b>	<b>204336</b>	<b>214552.8</b>	<b>225280</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>144600</b>	<b>937230</b>
<b>Net Profit (E)= [C-D]</b>		<b>10028</b>	<b>120336</b>	<b>126352.8</b>	<b>132670</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	120,336	126352.8	132670.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92336	190688.8
	<b>Total Cash Inflow</b>	<b>190,336</b>	<b>218,689</b>	<b>323,359</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>92,336</b>	<b>190,689</b>	<b>295,359</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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





# FAMILY PICTURE

