

## Proposed NU Business Name: **M/S ROMONI DAIRY FARM**



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

Name	:	<b>MD OBAIDUL ISLAM</b>
Age	:	12-04-1986 (31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Gor Mohasthan, P.O: Mohasthan, P.S: Shibgonj, Dist: Bogra
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>MOST. REBA BEGUM</b>
(iii) Husband's name	:	<b>MD ROFIQUL ISLAM</b>
(iv) GB member's info	:	Branch: Raynogor Shibgonj, Centre # 63 (Female), Member ID: 5332, Group No: 02 Member since: 20-12-2005 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 12,080/-
(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 Training Info	:	years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-100001
Mother's Contact No.	:	01730-847828
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. REBA BEGUM** joined Grameen Bank since 12 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>M/S ROMONI DAIRY FARM</b>
Location	:	Gor mohasthan, Mohasthan, Bogra
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/-(from existing business) 70% Required Investment BDT 80,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪She has two cow and one calf in his farm.</li><li>▪Average daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Bogra.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

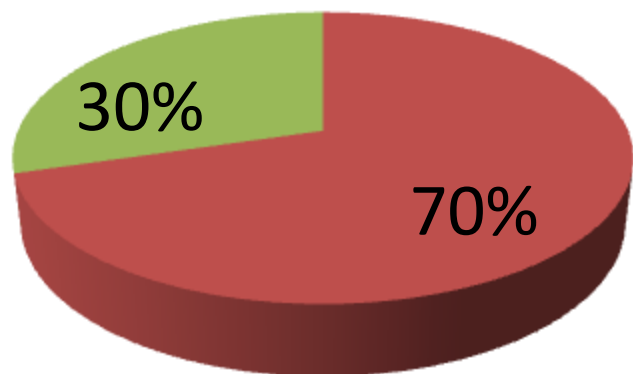
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	140	4,200	50,400
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80000	160,000	1	80000	80,000	240,000
Calf	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>3</b>		<b>190,000</b>	<b>1</b>		<b>80,000</b>	<b>270,000</b>

## Source of Finance



■ Entrepreneur's Contribution 190,000

■ Investor's Investment 80,000

■ Total 270,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			15,000	15,000	15,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>285,000</b>	<b>298,500</b>	<b>312,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>530</b>	<b>15,900</b>	<b>205,800</b>	<b>215,340</b>	<b>225,357</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D)</b>		<b>10,300</b>	<b>138,600</b>	<b>147,340</b>	<b>156,357</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	138,600	147,340	156,357
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,600	221,940
	<b>Total Cash Inflow</b>	<b>218,600</b>	<b>253,940</b>	<b>378,297</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>106,600</b>	<b>221,940</b>	<b>346,297</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

