

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



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE ORUN KUMAR PRAMANIK
Age	:	11-09-1988 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brother
Address	:	Vill: Kharta P,O: jahanabad , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SREMOTI RONITA RANI
(iii) Father's name	:	SREE POLAN CHANDRO PRAMANIK
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 80 (Female), Member ID: 10948, Group No: 13 Member since: 6-11-2011 (6Years) First loan: BDT 9,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-472359
Mother's Contact No.	:	01729-389339
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREMOTI RONITA RANI joined Grameen Bank since 6 years ago. At first she took 9,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

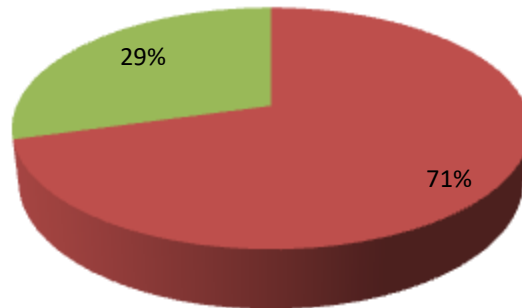
Business Name	:	ORUN DAIRY FARM
Location	:	Kharta, Jahanabad, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Cow item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Cidirhat, Rajshahi. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Cow Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	360	10,800	1,29,600
Less. Fixed Expense			
Rent			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Food		500	6,000
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi goru	1	70000	70,000	1	50,000	50,000	1,20,000
Desi Gavi	1	50000	50,000	-	-	-	50,000
Total	2		1,20,000	1		50,000	1,70,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item	500	15,000	1,80,000	1,89,000	1,98,450
Total Sales (A)	500	15,000	1,80,000	1,89,000	1,98,450
Less. Variable Expense					
Cow Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000	1,89,000	1,98,450
Less. Fixed Expense					
Rent					
Electricity Bill		250	3,000	3,500	4,000
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,000	6,500
Salary (staff)					
Food		1,000	12,000	14,000	17,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,250	87,000	89,700	94,200
Net Profit (E) [C-D]		7,750	93,000	99,300	1,04,250
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	93,000	99,300	1,04,250
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		73,000	1,52,300
	Total Cash Inflow	1,43,000	1,72,300	6,77,650
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	73,000	1,52,300	6,57,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

