

Proposed NU Business Name: RUNA DAIRY FARM

Project identification and prepared by: Monorangon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RUNA AKTER
Age	:	30-05-1993(23 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son & 2 Doughther
No. of siblings:	:	2 Brother &1 Sister
Address	:	Vill: Be BagP.O: Ponchosar, P.S: Munshiganj, Sadar Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHULI BEGUM
(iii) Father's name	:	MD ORUN SHEIKH
(iv) GB member's info	:	Branch: Ponchosar Centre # 07 (Female), Member ID: 3885/1, Group No: 01 Member since: 10-04-1989(08 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 24,000/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Seven years experience in running business. He has training Three years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01998-073391
Mother's Contact No.	:	01683-850717
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHULI BEGUM joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S FARJANA AKTER DAIRY FARM
Location	:	Be Bag, Ponchosar Munshiganj, Munshiganj .
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000(from existing business) 85 % Required Investment BDT 80,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 14 ft= 196 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; Cow▪Average 16-17 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Mukterpur.▪Agreed grace period is 3 months.

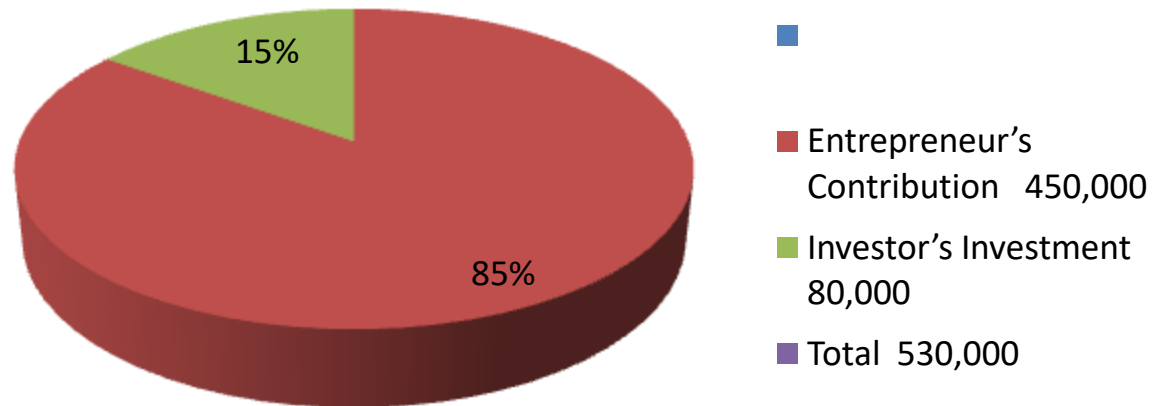
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (20*50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (Staff)		10,000	120,000
Entertainment		300	3,600
Total fixed Cost (D)		19,100	229,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	6	50,000	300,000	1	80000	80,000	380,000
Calf	5	30,000	150,000	0	0	0	150,000
Total	2		450,000	1		80,000	530,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	1,200	36,000	432,000	453,600	476,280
Calf Sale			25,000	25,000	25,000
Total Sales (A)	1,200	36,000	457,000	478,600	501,210
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	385,000	403,600	421,830
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		300	3,600	3,700	3,800
Transportation		3,000	36,000	36,200	36,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,700	3,800
Total Fixed Cost		19,100	229,200	229,600	230,000
Net Profit (E) [C-D]		10,900	155,800	174,000	191,830
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	155,800	174,000	191,830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123,800	265,800
	Total Cash Inflow	235,800	297,800	457,630
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	123,800	265,800	425,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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