

Proposed NU Business Name: RONI DAIRY FARM

Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RONI MIA
Age	:	08-10-1991(25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Brothers
Address	:	Vill: Mozlishpur P.O: Koddabazer ;P.S: Gazipur Sadar ;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	:	SHOKINA BEGUM
(iii) Father's name	:	MD. OMAR ALI
(iv) GB member's info	:	Branch: Bashon , Centre # 13 (Female), Member ID: 1731, Group No: 02 Member since: 05-04-2002(15Years) First loan: BDT 10,000/- Last Loan : 30,000 Outstanding loan: 1160
Further Information:		
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732820658
Family's Contact No.	:	01995906156
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOKINA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	RONI DAIRY FARM
Location	:	Mozlishpur , Gazipur
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 58% Required Investment BDT 80,000/- (as equity) 42%
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
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow,Culf . ▪Average % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Tangail . ▪Agreed grace period is 3 months.

Existing Business (BDT)

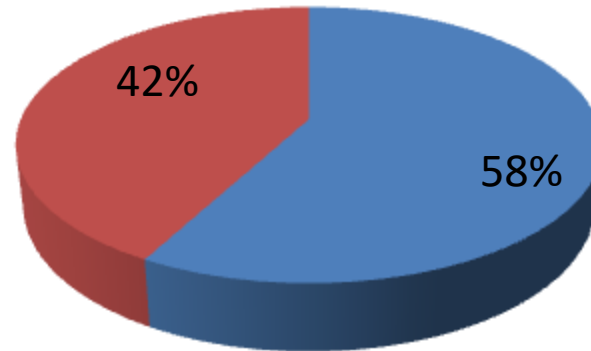
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Daily Sales(8 Litter*50=400)	400	12000	144000
	0	0	0
Total Sales (A)	400	12000	144000
Less Variable Expense			
Daily Sales(8 Litter*50=400)	400	12000	144000
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		6,300	75600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	80000	80,000	1	80,000	80,000	160,000
Claf	1	30000	30,000	0	3,000	0	30,000
	0	2200	0	0	4,000	0	0
	0	3800	0	0	1,000	0	0
	0	15000	0	0	10,000	0	0
	0	10000	0	0	10,000	0	0
	0	8000	0	0	0	0	0
	0	6000	0	0	10,000	0	0
	0	9000	0	0	6,800	0	0
	0	75000	0	0	50,000	0	0
	0	0	0	0	105,000	0	0
Security	0	55000	0	0	0	0	0
Others	0	22600	0	0	24000	0	0
Total	2	0	110,000	1	0	80,000	190,000

Source of Finance

- Entrepreneur Contribution=110000
- Investors Investment=80000
- Total=190000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(10 Litter*50=500)	500	15000	180000	189000	198450
	0	0	0	0	0
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense			0		
Daily Sales(10 Litter*50=500)	500	15000	180000	189000	198450
			0		
Total variable Expense (B)	500	15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000	198450
Less Variable Expense			0		
Rent		0	36000	36,000	36000
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		100	1200	1300	1400
Total fixed cost (D)		5,900	106,800	107,900	109000
Net Profit (E)= [C-D]		9,100	109200	81,100	89450
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	109200	81,100	89450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77,200	126300
	Total Cash Inflow	189200	158300	215750
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	80000
3	Net Cash Surplus	77,200	126300	183750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: others: 0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

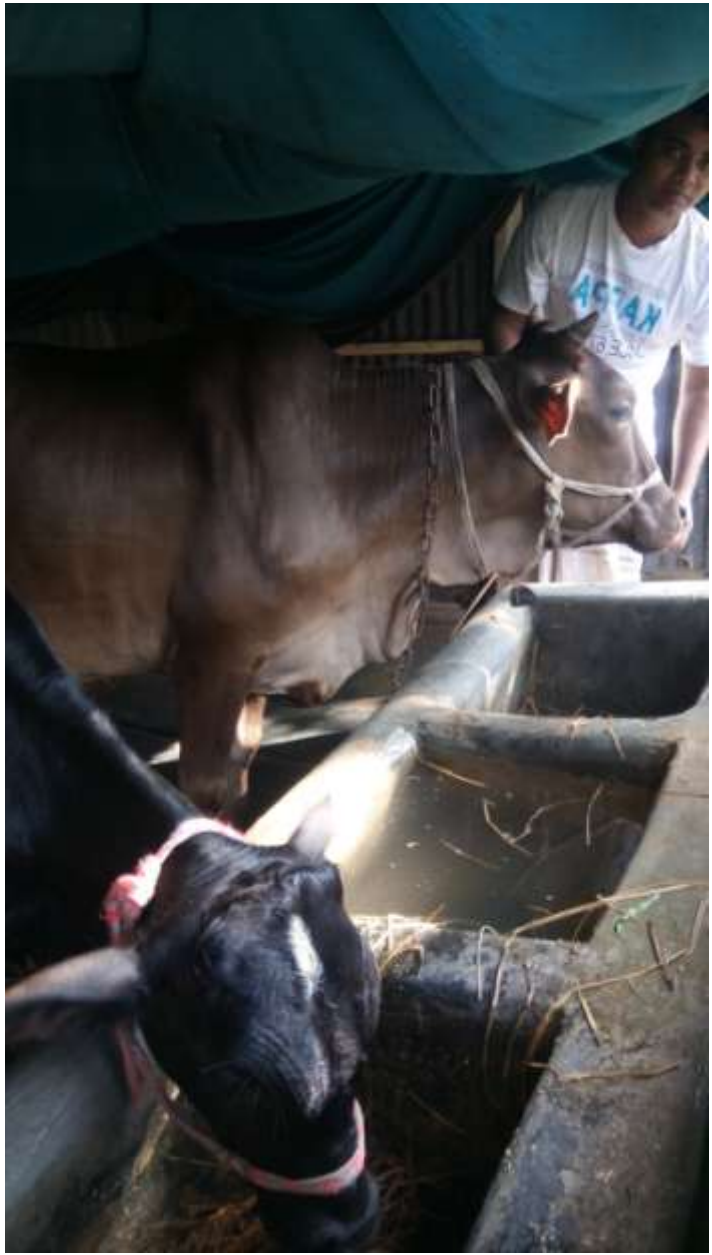
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE