

Proposed NU Business Name: **M/S SOMA DAIRY FARM**



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

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SOMA</b>
Age	:	09-06-1989 (27 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill ; Ramergau P.O: : Ponchosar, P.S Munshiganj 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	:	<b>ROKSANA BEGUM</b>
(iii) Father's name	:	<b>ABDUL RAHMAN DEWAN</b>
(iv) GB member's info	:	Branch: : Ponchosar Centre # 33 (Female), Member ID: 8451, Group No: 09 Member since: 19-04-1990(26 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 38,240/-
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981-026343
Mother's Contact No.	:	01987-906214
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKSANA** joined Grameen Bank since 26 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 SOMA DAIRY FARM</b>
Location	:	Ramergau,Ponchosar, Munshiganj
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400,000(from existing business) 83 % Required Investment BDT 80,000(as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow</li><li>▪Average 12-13 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Mukterpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

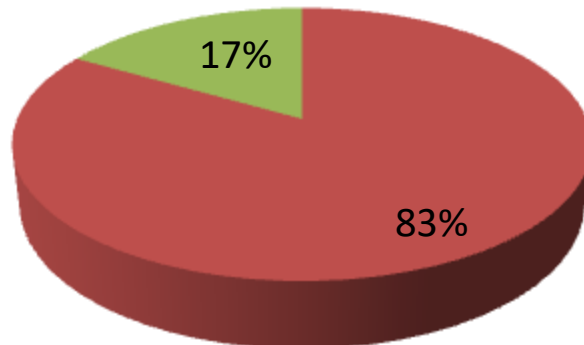
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (12*50)	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	3,600
Transport		500	6,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,200</b>	<b>38,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	100,000	300,000	1	80000	80,000	80,000
Colf	2	50,000	100,000				
<b>Total</b>	<b>5</b>		<b>400,000</b>	<b>1</b>		<b>80,000</b>	<b>80,000</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (10 x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>205,000</b>	<b>214,000</b>	<b>223,450</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12,000</b>	<b>169,000</b>	<b>176,200</b>	<b>193,760</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	3,700	3,800
Transport		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>5,800</b>	<b>69,600</b>	<b>69,800</b>	<b>70,000</b>
<b>Net Profit (E) [C-D)</b>		<b>6,200</b>	<b>99,400</b>	<b>106,400</b>	<b>123,760</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	70,800	77,900	85,360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,800	84,700
	<b>Total Cash Inflow</b>	<b>150,800</b>	<b>116,700</b>	<b>170,060</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>38,800</b>	<b>84,700</b>	<b>117,360</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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

