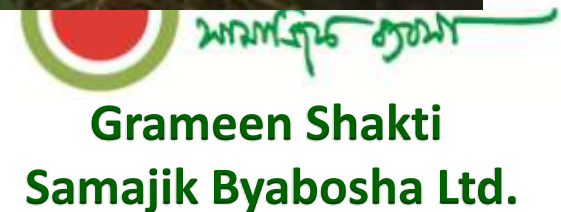


## Proposed NU Business Name: **ROTON DAIRY FARM**



Project identification and prepared by: Md. Moshiur Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MOHSIN</b>
Age	:	12-12-1982(35Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	02 son 01 daughter
No. of siblings:	:	03 brothers 02 sisters
Address	:	Vill: south raggamaliya P.O :basail P.S: Sirajdikhan, Dist. Munshigonj.
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>SUFIYA BEGUM</b>
(iii) Father's name	:	<b>LATE .MANNAN SHEIKH</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 51 (Female), Member ID: 5353, Group No: 07 Member since: 05-07-1987 (30 Years) First loan: BDT 2,000/- Existing loan :40,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father & Brother
(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 & Skill Own Business and Training Info	:	11 years of business experience. : 11 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.	:	01786-320077
Family's Contact No.	:	01834-498443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUFIYA BEGUM** joined Grameen Bank since 30 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUFIYA DAIRY FARM</b>
Location	:	Rosuniya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000 /- (from existing business)74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 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,milk,calf etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	1,200	36,000	432,000
<b>Total Sales (A)</b>	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	840	25,200	302,400
<b>Total variable Expense (B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</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>			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,100</b>	<b>61,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

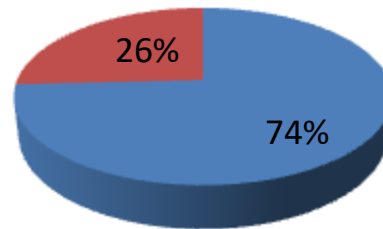
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	2	100000	200000		1	80000	80,000	280,000
CALF	1	30000	30000					30,000
<b>Total</b>			230000			80000	80,000	<b>310,000</b>

## Source of finance

■ Entrepreneur investment 230,000

■ Investore investment 80,000

■ Total investment 310,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1,500	45,000	540,000	567,000	595,350
<b>Less. Variable Expense</b>					
	1,050	31,500	378,000	396,900	416,745
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,100</b>	<b>61,200</b>	<b>61,260</b>	<b>61,323</b>
<b>Net Profit (E) [C-D]</b>		<b>8,400</b>	<b>100,800</b>	<b>108,840</b>	<b>117,282</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)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>100,800</b>	<b>108,840</b>	<b>117,282</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,800	145,640
	<b>Total Cash Inflow</b>	<b>180,800</b>	<b>177,640</b>	<b>262,922</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>68,800</b>	<b>145,640</b>	<b>230,922</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:01 Others:0  
Experience & Skill : 11 Years  
Own Business :11  
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



