

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



Project identification and prepared by: Md. Obaidullah,
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. DULALI BEGUM
Age	:	29-09-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son ,03 Daughters
No. of siblings:	:	02 brothers 01 Sister
Address	:	Vill:Dakurchalk Dakshin, P.O: Jhorgachahat, P.S: Bogra shadarDist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE MOMENA BEGUM
(iii) Father's name	:	LATE KASHEM SHEIKH
(iv) GB member's info	:	Branch: Shakharia, Centre # 50 (Female), Member ID: 3553/1, Group No: 03 Member since: 15-06-1993 (05 Years) First loan: BDT 1000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: Nill
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01767-135765
Father's Contact No.	:	01747-144051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE MOMENA BEGUM joined Grameen Bank since 05 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIA DAIRY FIRM
Location	:	Dakshin Dakur Char , Jhorgasha, Bogra shadar,Bogra
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

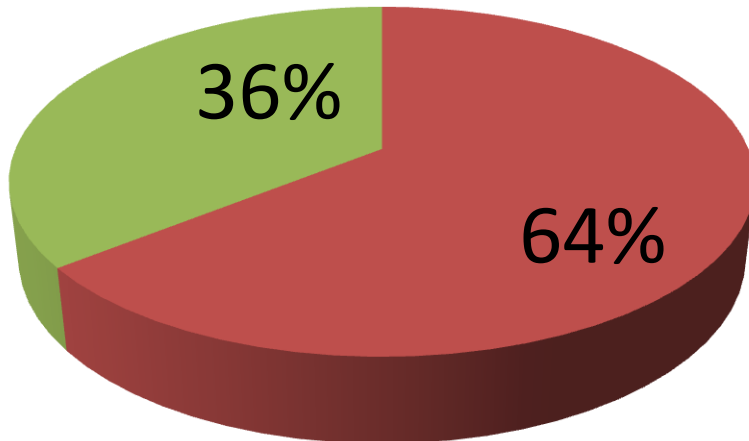
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 ltX40)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk (10 ltX40)	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		1,500	18,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Milk Cow	2	45000	90,000	1	50,000	50,000	140,000
	0	0	90,000	0	0	50,000	140,000

Source of Finance



■ Entrepreneur's Contribution 90,000

■ Investor's Investment 50,000

■ Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 ltX40)	480	14,400	172,800	172,800	181,440
Total Sales (A)	480	14,400	172,800	172,800	181,440
Less. Variable Expense					
Milk (12 ltX40)	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400	82,080	86,184
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		2,700	32,400	28,080	32,184
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	32,400	28,080	32,184
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		12,400	20,480
	Total Cash Inflow	92,400	40,480	52,664
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20,000	20,000
3	Net Cash Surplus	12,400	20,480	32,664

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 05 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







অনুভূতি গ্রন্থ

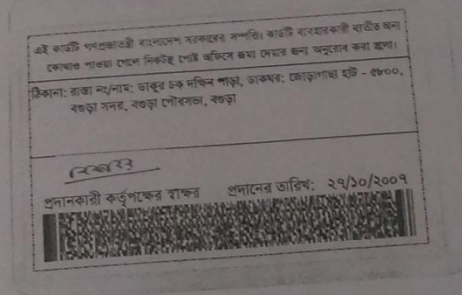
আমি এই গ্রন্থে

কাজেছি যে, আমরা (
 দু'জনী মেয়ে, আ
 "চিয়া হোসেনী বার্ন"
 পাঠিয়ে. এতে আমরা
 আনন্দিতে কাজেছি.
 আমরা আনন্দিতে
 এতে সব.

লেখক: জাতিন্দ্র (

হা/ভেদা

চিত্র: মোহাম্মদ আ



স্বপ্নের পর

আমরা এই গ্রন্থ স্বপ্নের পরে
 আনন্দে ভোগে প্রাণীর
 পাঠিয়ে এখুঁত আনন্দিতে
 এতে সব
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FAMILY PICTURE

