

Proposed NU Business Name: ROMA DAIRY FARM



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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ROMA
Age	:	11-11-1984(33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill:Bormi P.O: Bormi bazar : Sreepur 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	:	MST. BANU
(iii) Father's name	:	LATE.ANOWAR HOSSAIN
(iv) GB member's info	:	Branch:Bormi ,Sreepur , Centre # 45/2(Female), Member ID: 8001 Group No: 10 Member since: 2010-2017(07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:30000, Outstanding loan: BDT:20000
(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.)	:	No
Business Experiences and Training Info	:	10 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758124341
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSNA KHATUN joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

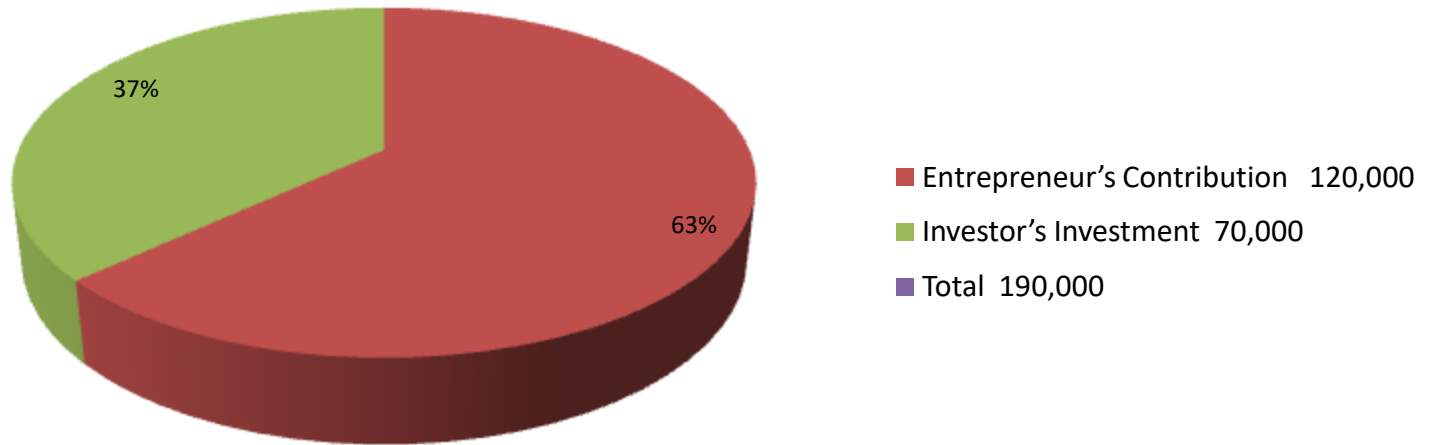
Proposed Nobin Udyokta Business Info

Business Name	:	ROMA DAIRY FARM
Location	:	kayetpara
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 70,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 2 cows .▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	600	18000	216000
		0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Cow	84	2520	30240
Total Variable Expense	84	2520	30240
Contribution Margin (CM) [C=(A-B)]	516	15480	185760
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		8780	105360

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	70000	70,000	190,000
	2	60000	120,000	1	70000	70,000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1100	33000	396000	415800	436590
Total Sales(A)	1100	33000	396000	415800	436590
Less Variable Expense (B)					
Straw, Bran, Medicine etc	154	4620	55440	58212	61123
Total Variable Expense	154	4620	55440	58212	61123
Contributon Margin (CM) [C=(A-B)]	946	28380	340560	357588	375467
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6700	80400	140700	933015
Net Profit (E)= [C-D]		21680	260160	273168	286826
Investment Pay Back			28,000	28,000	28,000

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

<i>SI #</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	70,000		
1.2	Net Profit	260,160	273168	286826.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232160	477328
	Total Cash Inflow	330,160	505,328	764,154
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	232,160	477,328	736,154

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
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





