

Proposed NU Business Name: ERAM & OHAIN DAIRY FARM



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Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ROFIQUL ISLAM |
| Age | : | 02/01/1983(35 Years) |
| Education, till to date | : | M .Com. |
| Marital status | : | Married |
| Children | : | 2 sons |
| No. of siblings: | : | 04 Brothers 04 Sisters |
| Address | : | Vill:Kopatiapara, P.O:Mawna,P.S: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 | : | Rohama Khatun |
| (iii) Father's name | : | Let. Hasmot Ali |
| (iv) GB member's info | : | Branch:Gazipur, Sreepur, Centre # 36 (Female), Member ID: 8764/2, Group No: 09 Member since: 22-06-2013 raning (05Years) First loan: BDT 5,000Taka. |
| Further Information: | | Existing loan: 20,000 Outstanding loan: 15760/-. |
| (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 | : | 07 years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01718-410960 |
| Family's Contact No. | : | 01735-903142 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rohima: Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ERAM & OHAIN DAIRY FARM |
| Location | : | Anondobazer ,Sreepur. |
| Total Investment in BDT | : | BD 2,00,000 |
| Financing | : | Self BDT 1,20,000(from existing business) 60% Required Investment BDT 80,000(as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 10ft x 25ft= 250 Square ft |
| Security of the shop | : | 0Taka. |
| Implementation | : | <ul style="list-style-type: none">▪He has 2 cow, and 1 ox in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from AnnondoBazar.▪Agreed grace period is 3 months.. |

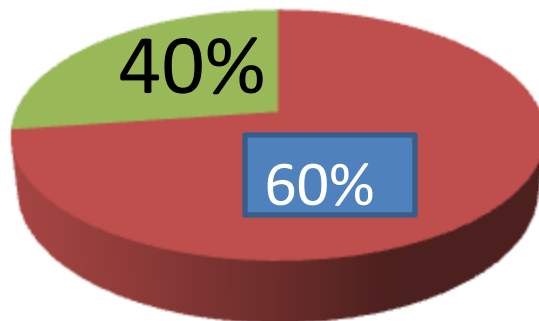
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|-------------|--------------|
| Revenue (sales) | | | |
| Milk(10 x 50) | 5,00 | 15,000 | 1,80,000 |
| Total Sales (A) | 5,00 | 15,000 | 1,80,000 |
| Less. Variable Expense | | | |
| Straw,Ban,Medicine etc. | 130 | 3900 | 46800 |
| Total variable Expense (B) | 130 | 3900 | 46800 |
| Contribution Margin (CM) [C=(A-B)] | 370 | 11100 | 133200 |
| Less. Fixed Expense | | | |
| Transportation | | 100 | 1200 |
| Salary (self) | | 5000 | 60,000 |
| Mobile bill | | 100 | 1200 |
| Total fixed Cost (D) | | 5200 | 62400 |
| Net Profit (E) [C-D] | | 5900 | 70800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-----------|------------|-----------------|-----------|---------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 02 | 40,000 | 80,000 | 01 | 80,000 | 80,000 | 1,60,000 |
| Ox | 01 | 40,000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Total | 03 | | 1,20,000 | 01 | 80,000 | 80,000 | 2,00,000 |

Source of Finance



Entrepreneur Investment:
1,20,000
Investor Investment:80,000
Total Investment:2,00,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
|--|-------|--------------|---------------|---------------|---------------|
| Revenue (sales) | | | | | |
| Milk(10 x 50) | 750 | 22500 | 270000 | 283500 | 297675 |
| Calf Sale | | | 30000 | 30000 | 30000 |
| Total Sales (A) | 750 | 22500 | 300000 | 313500 | 327675 |
| Less. Variable Expense | | | | | |
| Straw,Ban,Medicine etc. | 220 | 6600 | 79200 | 83160 | 87318 |
| Total variable Expense (B) | 220 | 6600 | 79200 | 83160 | 87318 |
| Contribution Margin (CM) [C=(A-B) | 530 | 15900 | 190800 | 200340 | 210357 |
| Less. Fixed Expense | | | | | |
| Transportation | | 200 | 2400 | 2500 | 2600 |
| Salary (self) | | 5000 | 60,000 | 60000 | 60000 |
| Mobile bill | | 200 | 2400 | 3000 | 3500 |
| Total fixed Cost (D) | | 5400 | 64800 | 65500 | 66100 |
| Net Profit (E) [C-D] | | 10500 | 126000 | 134840 | 144257 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 1,26,000 | 1,34,840 | 1,44,257 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 78,240 | 1,81,80 |
| | Total Cash Inflow | 2,06,000 | 2,13,080 | 3,25,337 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | 15,760 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 1,27,760 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 78,240 | 1,81,080 | 2,93,337 |

SWOT ANALYSIS

STRENGTH

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









FAMILY PICTURE

