

**Proposed NU Business Name: MS ORKO DAIRY FARM**



Project identification and prepared by: Monoronjon Bormon  
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



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

Name	:	<b>ROBINDRO BORMON</b>
Age	:	15-12-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Nolua, P.O: Nolua, P.S: Sokhipur, Dist: Tangail.
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>ADORI RANI</b>
(iii) Father's name	:	<b>MOHONTO MONDOL</b>
(iv) GB member's info	:	Branch: Nolua, Centre # 40 (Female), Member ID: 7291, Group No: 05 Member since: 10-02-1998 (19 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan:824
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-026892
Mother's Contact No.	:	01718-914604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ADORI RANI** joined Grameen Bank since 19 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ORKO DAIRY FARM</b>
Location	:	Nolua Sokhipur, Tangail
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a dairy farm.</li><li>▪Daily milk production is 8 liter and price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from locally.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

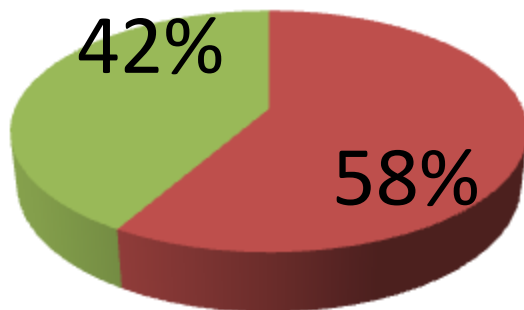
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	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	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>330</b>	<b>9,900</b>	<b>118,800</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	70000	70,000	1	50000	50,000	120,000
<b>Total</b>	<b>1</b>		<b>70,000</b>	<b>1</b>		<b>50,000</b>	<b>120,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	650	19,500	234,000	245,700	257,985
Calf Sale			15,000	15,000	15,000
<b>Total Sales (A)</b>	<b>650</b>	<b>19,500</b>	<b>249,000</b>	<b>260,700</b>	<b>272,985</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	180	5,400	64,800	68,040	71,442
<b>Total variable Expense (B)</b>	<b>180</b>	<b>5,400</b>	<b>64,800</b>	<b>68,040</b>	<b>71,442</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>470</b>	<b>14,100</b>	<b>184,200</b>	<b>192,660</b>	<b>201,543</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,001
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
<b>Total Fixed Cost</b>		<b>5,900</b>	<b>70,800</b>	<b>72,500</b>	<b>73,501</b>
<b>Net Profit (E) [C-D]</b>		<b>8,200</b>	<b>113,400</b>	<b>120,160</b>	<b>128,042</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	113,400	120,160	128,042
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		93,400	193,560
	<b>Total Cash Inflow</b>	<b>163,400</b>	<b>213,560</b>	<b>321,602</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,400</b>	<b>193,560</b>	<b>301,602</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures







# FAMILY PICTURE

