

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. Abdul Mannan |
| Age | : | 19-01-11988 (28 Years) |
| Education, till to date | : | Eight |
| Marital status | : | Married |
| Children | : | 2 Son |
| No. of siblings: | : | 03 Brother |
| Address | : | Vill: Bahadur pur P.O: Naruamala P.S: Gabtoli Dist: 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 | : | Most Hazera Begum |
| (iii) Father's name | : | Md Habibur Rahman |
| (iv) GB member's info | : | Branch: Gobtali Bogra, Centre # 33(Female), Member ID: 3131, Group No: 03 Member since: 26-07-2012 (05Years) First loan: BDT 10,000/- |
| Further Information: | | Existing Loan: BDT 15,000/-, 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 | : | 05 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. | : | 01728-055939 |
| Mother's Contact No. | : | 01750-995967 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Hazera Begum joined Grameen Bank since 05 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 | : | RIYED DAIRY FARM |
| Location | : | Bahadurpur, Naruamala, Gabtoli, Bogra. |
| Total Investment in BDT | : | BDT 250,000/- |
| Financing | : | Self BDT 180,000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity) 28% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 12 ft= 120 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; cow, cow child ,etc.▪Average gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk Production | 800 | 24,000 | 288,000 |
| Total Sales (A) | 800 | 24,000 | 288,000 |
| Less. Variable Expense | | | |
| Milk Production | 400 | 12,000 | 144,000 |
| Total variable Expense (B) | 400 | 12,000 | 144,000 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 |
| Less. Fixed Expense | | | |
| Transportation | | 300 | 3,600 |
| Mobile Bill | | 200 | 2,400 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 5,500 | 66,000 |
| Net Profit (E) [C-D] | | 6,500 | 78,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|----------|------------|---------------|----------|--------------|--------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| cow | 1 | 100000 | 100,000 | 1 | 70,000 | 70,000 | 170,000 |
| cow child | 2 | 40000 | 80,000 | 0 | 0 | 0 | 80,000 |
| Total | 3 | 0 | 180000 | 1 | 70000 | 70000 | 250000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Grocery items | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| Total Sales (A) | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| Less. Variable Expense | | | | | |
| Grocery items | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Total variable Expense (B) | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Less. Fixed Expense | | | | | |
| Transportation | | 300 | 3,600 | 3,600 | 3,600 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 5,500 | 66,000 | 66,000 | 66,000 |
| Net Profit (E) [C-D] | | 12,500 | 150,000 | 160,800 | 172,140 |

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 | 70,000 | | |
| 1.2 | Net Profit | 150,000 | 160,800 | 172,140 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 130,000 | 270,800 |
| | Total Cash Inflow | 220,000 | 290,800 | 442,940 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | 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 | 90,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 130,000 | 270,800 | 422,940 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















Family Picture



Family Picture





