

Proposed NU Business Name: M/S ROKY DAIRY FARM



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROKY MIA
Age	:	16-02-1999 (18 Years)
Education, till to date	:	B.S.S(Going On)
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Keshober para ,P.O: Sukhanpukur.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 Fancy Begum
(iii) Father's name	:	Md Shaju Mia
(iv) GB member's info	:	Branch: Sonarai.Gabtoli Centre # 41(Female), Member ID: 5768, Group No: 09 Member since: 19-08-2009 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 15600/-
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-950916
Mother's Contact No.	:	01797-395144
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most FANCY BEGUM joined Grameen Bank since 08 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	:	M/S ROKY DAIRY FARM
Location	:	Keshober Para,Sukhanpukur,Gotoli,Bogra.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 20 ft= 280 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 80% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is own▪Collects goods from Sukhanpukur Bazer, Bogra▪Agreed grace period is 3 months.

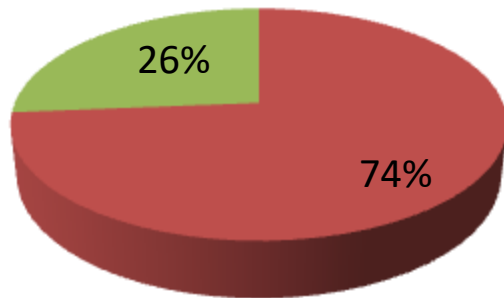
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Cloth items	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	100000	100,000	1	50,000	50,000	150,000
Bokna	1	40000	40,000	0	0	0	40,000
Total	3	140000	140000	2	50000	50000	190000

Source of Finance



■ Entrepreneur's Contribution 140,000

■ Investor's Investment 50,000

■ Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	360	10,800	129,600	136,080	142,884
Total Sales (A)	360	10,800	129,600	136,080	142,884
Less. Variable Expense					
Milk production	72	2,160	25,920	27,216	28,577
Total variable Expense (B)	72	2,160	25,920	27,216	28,577
Contribution Margin (CM) [C=(A-B)]	288	8,640	103,680	108,864	114,307
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		3,340	40,080	45,264	50,707
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	40,080	45,264	50,707
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		20,080	45,344
	Total Cash Inflow	90,080	65,344	96,051
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	70,000	20,000	20,000
3	Net Cash Surplus	20,080	45,344	76,051

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

