

Proposed NU Business Name: **RAJON DAIRY FIRM**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | RENU BEGUM |
| Age | : | 05-02-1980(37years) |
| Education, till to date | : | Class v |
| Marital status | : | Married |
| Children | : | 04 Son |
| No. of siblings: | : | 03 Brothers 03 sisters |
| Address | : | Vill:Arodipara,post :+p.s: Sreenagar,Dist:Munshigonj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/> |
| (ii) Mother's name | : | SONA BANU |
| (iii) Father's name | : | RAZZOB BEPARY(husband) |
| (iv) GB member's info | : | Branch: Imamgonj, Centre # 37 (Female), Member ID: 2982, Group No: 05 Member since: 01-02-1991(11Years) First loan: BDT 2,000 /- Existing loan: BDT 20,000/- |
| Further Information: | | Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | Father& Brother |
| (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 & Skill Own Business and Training Info | : | 07 years of business experience. : 0 7years experience in running business. : He has no trained |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01903-316163 |
| Family's Contact No. | : | 01883-024824 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SONA BANU joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | RAJON DAIRY FIRM |
| Location | : | Arodipara,sreenagar,munshigonj. |
| Total Investment in BDT | : | BDT 210,000/- |
| Financing | : | Self BDT 160,000- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 12 ft x 9 ft= 108 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow,calf, milk etc▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The farm is self.▪Collects goods from sreenagar.▪Agreed grace period is 3 months. |

Existing Business (BDT)

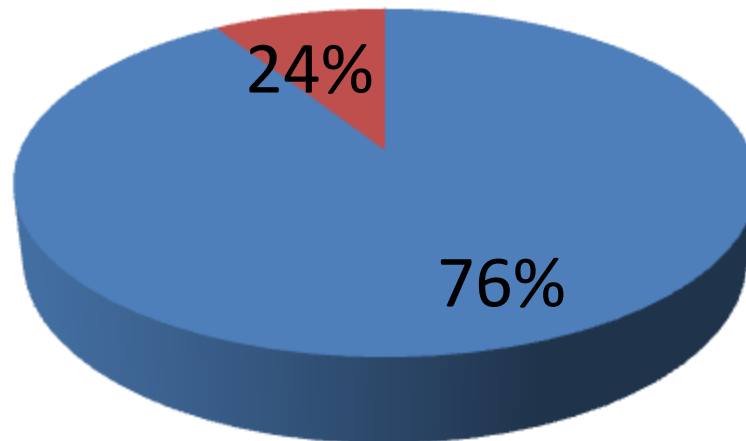
| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|---------------|
| Revenue (sales) | | | |
| Cow,calf, milk etc | 500 | 15,000 | 180,000 |
| | | | |
| Total Sales (A) | 500 | 15,000 | 180,000 |
| Less. Variable Expense | | | |
| Cow,calf, milk etc | 250 | 7,500 | 90,000 |
| Total variable Expense (B) | 250 | 7,500 | 90,000 |
| Contribution Margin (CM) [C=(A-B)] | 250 | 7,500 | 90,000 |
| Less. Fixed Expense | | | |
| Salary(self) | | 4,000 | 48,000 |
| Mobile bill | | 100 | 1,200 |
| Total fixed Cost (D) | | 4,100 | 49,200 |
| Net Profit (E) [C-D] | | 3,400 | 40,800 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|--------------|----------|------------|----------------|-------------|----------|------------|---------------|----------------|
| | Quantity | Unit Price | Price | | Quantity | Unit Price | Price | |
| Cow | 02 | 80,000 | 160,000 | | 01 | 50,000 | 50,000 | 210,000 |
| Total | | | 160,000 | | | | 50,000 | 210,000 |

Source of Finance

■ Intreprenuers contribution 160,000 ■ Investor's Investment 50,000 ■ Total 210,000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year+5% | 3rd year+5% |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Cow,calf, milk etc | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| | | | | | |
| Total Sales (A) | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| Less. Variable Expense | | | | | |
| Cow,calf, milk etc | 350 | 10,500 | 126,000 | 132,300 | 138,915 |
| Total variable Expense (B) | 350 | 10,500 | 126,000 | 132,300 | 138,915 |
| Contribution Margin (CM) [C=(A-B)] | 350 | 10,500 | 126,000 | 132,300 | 138,915 |
| Less. Fixed Expense | | | | | |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Mobile bill | | 100 | 1,200 | 1,260 | 1,323 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 4,100 | 49,200 | 49,260 | 49,323 |
| Net Profit (E) [C-D] | | 6,400 | 76,800 | 83,040 | 89,592 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| Sl # | 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 | 76,800 | 83,040 | 89,592 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 56,800 | 119,840 |
| | Total Cash Inflow | 126,800 | 139,840 | 209,432 |
| 2 | Cash Outflow | | | |
| 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 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 56,800 | 119,840 | 189,432 |

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family: Others:0
Experience & Skill : 07 Years
Own Business :07
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





