

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



Project identification and prepared by: Md. Mehedi hasan ,
Sreepur Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MEHEDI HASAN ROMJAN
Age	:	09-02-1993(33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother
Address	:	Vill: Sreepur P.O: Sreepur Thana: SreepurDist: 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	:	DINARA KHATUN
(iii) Father's name	:	MD.NURUL ISLAM
(iv) GB member's info	:	Branch: Tengra , Centre # 65 (Female), Member ID: 8063, Group No: 12 Member since: 08-05-2012(05Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT: 35,000, Outstanding loan: BDT: 8000
(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.)	:	Yes
Business Experiences and Training Info	:	5 years experience in running business. 5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Paint business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963272070
Mother's Contact No.	:	01930162474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dinara khatun joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

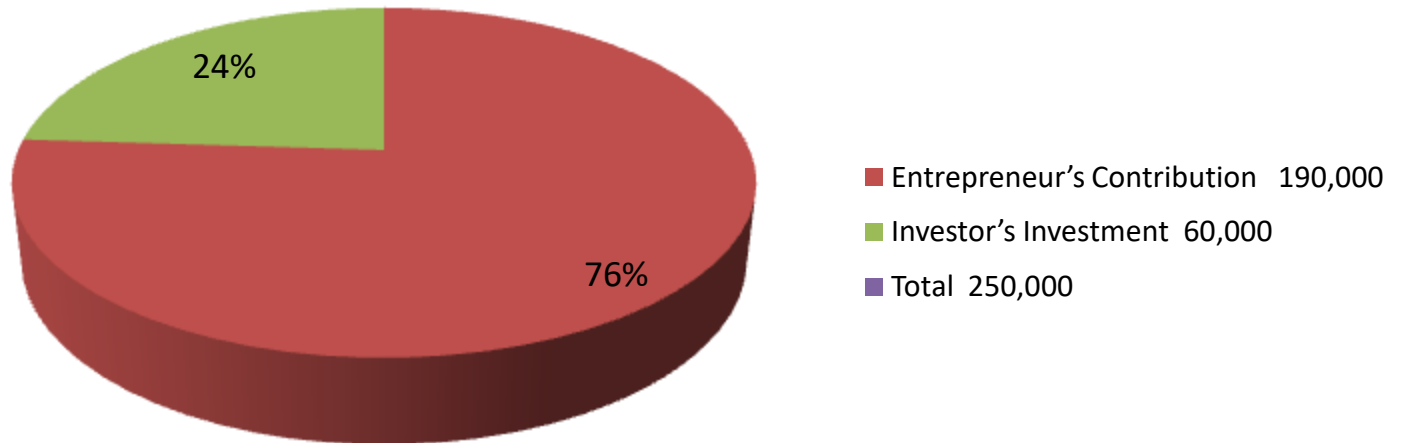
Business Name	:	ROMJAN DAIRY FIRM
Location	:	Sreepur,Gazipur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 190,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sreepur,Gazipur▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Milk	840	25200	302400
Total Variable Expense	840	25200	302400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			150,000			60,000	210,000
Calf			40,000			0	40,000
			0			0	0
	0	0	190,000	0	0	60,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1700	51000	612000	642600	674730
0	0	0	0	0	0
Total Sales(A)	1700	51000	612000	642600	674730
Less Variable Expense (B)					
Milk	1190	35700	428400	449820	472311
Total Variable Expense	1190	35700	428400	449820	472311
Contributon Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		200	2400	2700	3000
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator		300	3600	3600	3600
Mobil Bill			0	100	200
Total Fixed Cost (D)		5800	66000	69400	72950
Net Profit (E)= [C-D]		9500	114000	119700	125685
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	114,000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90000	185700
	Total Cash Inflow	174,000	209,700	311,385
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	90,000	185,700	287,385

SWOT ANALYSIS

STRENGTH

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