

Proposed NU Business Name: SUBBROTO DAIRY FRAM

২য় দফার আবেদন



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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman
patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name | : | Subrot o dairy fram |
| Age | : | 29-12-1987 (34 Years) |
| Education, till to date | : | Class: ssc |
| Marital status | : | Married |
| Children | : | 1 son 1 dauther |
| No. of siblings: | : | 0 Son& 2 Daughter |
| Permanent Address | : | Vill-Naitangor P.O: Tarki ,Kalihati Dist: Tangail |
| Present Address | : | Vill-Naitangor P.O: Tarki ,Kalihati Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | |
| (ii) Mother's name | : | Mother <input checked="" type="checkbox"/> Father |
| (iii) Father's name | : | Diti rani ghos |
| (iv) GB member's info | : | Krish pod ghos Branch: Elengakalihati # 31 (Female), Member ID: 7341Group No: 08 |
| Further Information: | | Member since:02-09-2003 (12Years) |
| (v) Who pays GB loan installment | : | First loan: 2000 Taka. Existing loan: 500000 Taka Outstanding loan: Taka |
| (vi) Mobile lady | : | Father |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No 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 | : | Twenty years experience in running business. He has One year training |
| Other Own/Family Sources of Income | : | Father's income (business) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01713-583695 |
| Father Contact No. | : | 0 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd,Elenga Unit,Tangail. |

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | SUBBROTO DAIRY FRAM |
| Location | : | Vill-Naitangor P.O: Tarki ,Kalihati Dist: Tangail |
| Total Investment in BDT | : | BDT 2,820,000 |
| Financing | : | Self BDT 23,20,000 (from existing business) 82% Required Investment BDT 5,00,000 (as equity) 18% |
| Present salary/drawings from business (estimates) | : | BDT 10000 |
| Proposed Salary | : | BDT 15,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing no employee..▪Collects goods from Kustia.▪Agreed grace period is 3 months. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DITI RANI GHOS is a member of Grameen Bank since 12 years. At first she took 2000 taka loan from Grameen Bank. Hasna Begum gradually took loan from GB. Utilize loan in business and Home Development.

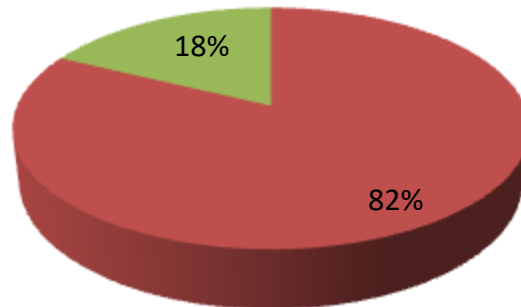
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|---------|-----------|
| Revenue (sales) | | | |
| Milk | 3,700 | 111,000 | 1,332,000 |
| | 3,700 | 111,000 | 1,332,000 |
| Less. Variable Expense | | 0 | 0 |
| Milk | 2,220 | 66,600 | 799,200 |
| Total variable Expense (B) | 2,220 | 66,600 | 799,200 |
| Contribution Margin (CM) [C=(A-B) | 1,480 | 44,400 | 532,800 |
| Less. Fixed Expense | | | |
| Rent | | | 0 |
| Electricity Bill | | 800 | 9,600 |
| Transportation | | 1,500 | 18,000 |
| Salary (self) | | 10000 | 120,000 |
| Salary (self) | | 13,000 | 156,000 |
| Entertainment | | 0 | 0 |
| Generator Bill | | 0 | 0 |
| Mobile Bill | | 400 | 4,800 |
| Generator Bill | | | 0 |
| Total fixed Cost (D) | | 25700 | 308400 |
| Net Profit (E) [C-D) | | 18,700 | 224,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 12 | 150000 | 1,800,000 | 3 | 150000 | 450,000 | 2,250,000 |
| Ox | 4 | 30000 | 120,000 | | | 0 | 120,000 |
| Heifer | 4 | 50000 | 200,000 | | | 0 | 200,000 |
| Fish | | | 200,000 | | | 50,000 | 250,000 |
| | | | 2,320,000 | | | 500,000 | 2,820,000 |

Source of Finance



- Entrepreneur's Contribution 2,320,000
- Investor's Investment 500,000
- Total 2,820,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
| Revenue (sales) | | | | | |
| Milk | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Total Sales (A) | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Less. Variable Expense | | 0 | 0 | 0 | 0 |
| Milk | 2,880 | 86,400 | 1,036,800 | 1,088,640 | 1,143,072 |
| Total variable Expense (B) | 2,880 | 86,400 | 1,036,800 | 1,088,640 | 1,143,072 |
| Contribution Margin (CM) [C=(A-B)] | 1,920 | 57,600 | 691,200 | 725,760 | 762,048 |
| Less. Fixed Expense | | | | 0 | |
| Rent | | | 0 | 0 | 0 |
| Electricity Bill | | 800 | 9,600 | 9,600 | 9,600 |
| Transportation | | 1,500 | 18,000 | 18,000 | 18,000 |
| Salary (self) | | 10000 | 120,000 | 120,000 | 120,000 |
| Salary (self) | | 13,000 | 156,000 | 156,000 | 156,000 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Generator Bill | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 400 | 4,800 | 4,800 | 4,800 |
| Generator Bill | | | 0 | 0 | 0 |
| Total fixed Cost (D) | | 25700 | 308400 | 308,400 | 308,400 |
| Net Profit (E) [C-D] | | 31,900 | 382,800 | 401,940 | 382,800 |
| Payback | | | 200,000 | 200,000 | 200,000 |

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 | 500,000 | | |
| 1.2 | Net Profit | 382,800 | 401,940 | 382,800 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 182,800 | 384,740 |
| | Total Cash Inflow | 882,800 | 584,740 | 767,540 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 500,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 200,000 | 200,000 | 200,000 |
| | Total Cash Outflow | 700,000 | 200,000 | 200,000 |
| 3 | Net Cash Surplus | 182,800 | 384,740 | 567,540 |

Pictures















