

## Proposed NU Business Name: **RONY DAIRY FARM**



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Project verified by: Md. Sirajul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ANOWAR HOSSEN</b>
Age	:	20-10-1985(33Years)
Education, till to date	:	Class iiv
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 brothers 03 sisters
Address	:	Vill: arodi para P.O arodipara,P.S: Sirinagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AMELA BEGUM</b>
(iii) Father's name	:	<b>KHOBIR MORAL</b>
(iv) GB member's info	:	Branch: Samsiddi,center # 23(Female), Member ID: 2043, Group No: 02 Member since:01-05-1997-2005(08Years) First loan: BDT 3,000/-              Existing loan :20,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	15 years of business experience. : 15 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.	:	01706-325730
Family's Contact No.	:	01994024353
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMELA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONY DAIRY FARM</b>
Location	:	Arodi para,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 250,000 /- (from existing business)78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li><li>▪Average 70% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from Sreenagar.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

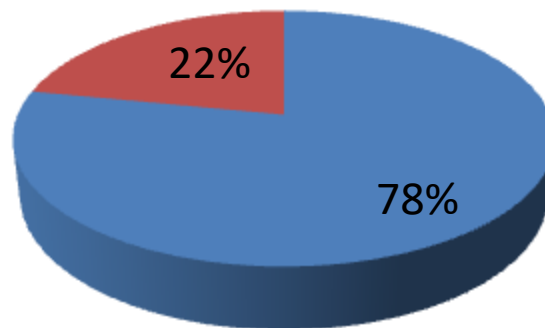
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	500	15,000	180,000
<b>Total Sales (A)</b>	500	15,000	180,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	150	4,500	54,000
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	100000	200000		1	70000	70,000	270,000
calf	1	50000	50000		0	0	0	50,000
<b>Total</b>			250000			70000	70,000	<b>320,000</b>

## Source of finance

■ Entrepreneur investment 250,000 ■ Investore investment 70,000 ■ Total investment 320,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	700	21,000	252,000	264,600	277,830
<b>Total Sales (A)</b>	700	21,000	252,000	264,600	277,830
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	210	6,300	75,600	79,380	83,349
<b>Total variable Expense (B)</b>	<b>210</b>	<b>6,300</b>	<b>75,600</b>	<b>79,380</b>	<b>83,349</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>490</b>	<b>14,700</b>	<b>176,400</b>	<b>185,220</b>	<b>194,481</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,520	2,646
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,300</b>	<b>63,600</b>	<b>63,780</b>	<b>63,969</b>
<b>Net Profit (E) [C-D)</b>		<b>9,400</b>	<b>112,800</b>	<b>121,440</b>	<b>130,512</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>112,800</b>	<b>121,440</b>	<b>130,512</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		84,800	178,240
	<b>Total Cash Inflow</b>	<b>182,800</b>	<b>206,240</b>	<b>308,752</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,800</b>	<b>178,240</b>	<b>280,752</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Own Business :15  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





