

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



Project identification and prepared by: Md. Raju Ahmed,  
Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



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

Name	:	<b>ALKIMA BEGUM</b>
Age	:	28-02-1985 (31 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Doulotpara, P.O: Mashail, P.S: Nobabgonj, Dist: Dhaka
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>AYSHA BEGUM</b>
(iii) Father's name	:	<b>LATE CHAN MIA</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 09(Female), Member ID: 1149, Group No: 01 Member since: 01-01-1991 (25Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	10 years experience in running business. He has 10 training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-245670
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AYSHA BEGUM** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROHOMANIA DAIRY FARM</b>
Location	:	Doultopur, Moshail, Nobabgonj
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 290,000/-(from existing business) 74% Required Investment BDT 100,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft= square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cow, one ox and one calf.</li><li>▪One cow will be purchased.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

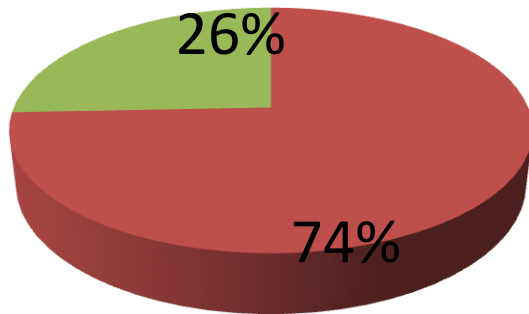
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (13x55)	715	21,450	257,400
<b>Total Sales (A)</b>	<b>715</b>	<b>21,450</b>	<b>257,400</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>415</b>	<b>12,450</b>	<b>149,400</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,050</b>	<b>84,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow (L)	1	140000	140,000	1	100000	100,000	240,000
Cow (M)	1	70000	70,000	0	0	0	70,000
Ox	1	50000	50,000	0	0	0	50,000
Calf	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>4</b>		<b>290,000</b>	<b>1</b>		<b>100,000</b>	<b>390,000</b>

## Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 100,000
- Total 390,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Milk (20 x 55)	1,100	33,000	396,000	415,800
Calf Sale			20,000	20,000
<b>Total Sales (A)</b>	<b>1,100</b>	<b>33,000</b>	<b>416,000</b>	<b>435,800</b>
<b>Less. Variable Expense</b>				
Straw, Bran, Medicine etc	420	12,600	151,200	158,760
<b>Total variable Expense (B)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>680</b>	<b>20,400</b>	<b>264,800</b>	<b>277,040</b>
<b>Less. Fixed Expense</b>				
Mobile Bill		300	3,600	4,000
Electricity Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>5,500</b>	<b>66,000</b>	<b>67,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,900</b>	<b>198,800</b>	<b>210,040</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	198,800	210,040
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		138,800
	<b>Total Cash Inflow</b>	<b>298,800</b>	<b>348,840</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>138,800</b>	<b>288,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আকলিমা বেগম  
Name: Alkima Begum  
স্বামী: নেতু মোস্তা  
মাতা: আরশা বেগম  
Date of Birth: 28 Feb 1985  
ID NO: 2616267367708

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিত্ব অন্য  
কোনো পাসপোর্ট সোসে সিকিউরিটি গোর্ড অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/ঘোড়ি: মোল্লা বাড়ী, গ্রাম/রাস্তা: সৌন্দতপুর, ডাকঘর: মানাইল -  
১৩২০, নওগাঁরশাল, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৮/২০০৮



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গ্রামীন ব্যাংক  
শাখা

সহজ ঋণের পাশ বই

নাম: আকলিমা

ঋণী নং: ১১৪০

ফরম নং: ০১ বড় গ্রাম

কেন্দ্র নং: ১১/১

কেন্দ্রের নাম: বড় গ্রাম ডাকঘর

বই ইস্যুর তারিখ: ২০/০৮/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর

# FAMILY PICTURE

