

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MOST ROZINA BEGUM</b>
Age	:	07-01-1987 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Jagopara, P.O: pochamaria, P.S: Puthiya, Dist: Rajshahi
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>MST. MEHERJAN</b>
(iii) Father's name	:	<b>MD. ROFIKUL SARKAR</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 39 (Female), Member ID: 8284, Group No: 03 Member since: 02-11-2009(08Years) First loan: BDT -7000
Further Information:		Existing Loan: BDT 15000, 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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913797148
Mother's Contact No.	:	01783038737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MEHERJAN** joined Grameen Bank since 08 years ago. At first she took 7000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROJINA DAIRY FARM</b>
Location	:	Jogopara, pochamaria
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 170000/-(from existing business) 68% Required Investment BDT 80000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk.</li><li>▪Average % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

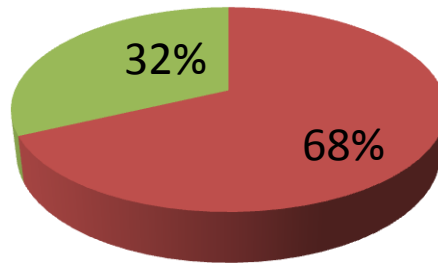
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>			
Cow feed	80	2400	28800
<b>Total variable Expense (B)</b>	80	2400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	220	6600	79200
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Salary (self)		2000	24000
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		2,300	27600
<b>Net Profit (E)= [C-D]</b>		4,300	51600

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	70,000	80,000	150000
Calf	60,000		60000
Ox	40,000		
	170,000	80,000	250000

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 80,000
- Total 250,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk	500	15000	180000	189000
<b>Total Sales (A)</b>	500	15000	180000	189000
<b>Less Variable Expense</b>				
Feed & Medicine	120	3600	43200	45360
<b>Total variable Expense (B)</b>	120	3600	43200	45360
<b>Contribution Margin (CM) [C=(A-B)]</b>	380	11400	136800	143640
<b>Less Variable Expense</b>				
Electricity bill		200	2400	2600
Salary (self)		3000	36000	36000
Mobile bill		300	3600	3800
<b>Total fixed cost (D)</b>		3,500	42000	42,400
<b>Net Profit (E)= [C-D]</b>		7900	94800	101,240
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	94,800	101,240
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		46,800
	<b>Total Cash Inflow</b>	174800	148040
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	46,800	100040

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
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

Pictures









# FAMILY PICTURE

