

Proposed NU Business Name: **RUHI DAIRY FARM**



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROSHIQL ISLAM
Age	:	24-06-1983 (33 Years)
Education, till to date	:	B.Com pash
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	(03)Brother
Address	:	Vill: Bosantokadar, P.O:Bosantokadar, P.S: Mohonpur, 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	:	MST.SUFIA BEGUM
(iii) Father's name	:	MD.SAMSUDDIN
(iv) GB member's info	:	Branch: Mougasi, Mohanpure Centre # 09 (Female), Member ID:1239, Group No: 02 Member since: 2010-2015 (5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT30,000 /- Outstanding loan: BDT Paid.
(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	:	Six years experience in running business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01725-084611
Father's Contact No.	:	01854-142854
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohonpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BOGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House Repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MD.ROSHIQL ISLAM
Location	:	Boshontokedar ,Boshontokedar,Mohonpur , Rajshahi.
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,60,000(from existing business) 67% Required Investment BDT 80,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 2,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk. ▪Average % gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪He is doing his business in renting place. ▪Collects foods from ▪Agreed grace period is 3 months

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	600	18,000	2,16,000
Total Sales (A)	600	18,000	2,16,000
Less. Variable Expense			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Shop Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		0	0
Salary (self)		2,000	24,000
Entertainment		0	0
Food		10,000	1,20,000
Total fixed Cost (D)		12,600	1,51,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pakisthani Cros cow	70,000	0	70,000
Austrolian Cow	30,000	80,000	1,10,000
Ox	60,000	0	60,000
Total	1,60,000	80,000	2,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	1,000	30,000	3,60,000	3,78,000
Total Sales (A)	1,000	30,000	3,60,000	3,78,000
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill		350	4,200	4,500
Salary (self)		2,000	24,000	24,000
vaccine		100	1,200	2,000
Food		13,500	1,62,000	1,65,000
Total Fixed Cost		16,250	1,95,000	1,99,500
Net Profit (E) [C-D]		13,750	1,65,000	1,78,500
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,65,000	1,78,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,17,000
	Total Cash Inflow	2,45,000	2,95,500
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	1,17,000	2,47,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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







FAMILY PICTURE

