

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



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

Project verified by: Md. Abdul mannan Talukdar



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

Name	:	<b>MD.SHOHEL RANA KHONDOKAR</b>
Age	:	14-09-1985 (31 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	(01)Brother 01 Sister
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	:	<b>MST.ANJUARA BEGOM</b>
(iii) Father's name	:	<b>MD.ALAUDDIN KHONDOKAR</b>
(iv) GB member's info	:	Branch: Mougasi, Mohanpure Centre # 09 (Female), Member ID:7227, Group No: 10 Member since: 2007-2013 (6Years) First loan: BDT 5,000/- Existing loan: BDT-20,000 /- Outstanding loan: BDT Paid.
Further Information:		
(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.	:	01823-060581
Father's Contact No.	:	01770-655811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohonpur Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.ANJUARA BOGUM** joined Grameen Bank since 04 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	:	<b>MD.SHOHEL RANA KHONDOKAR</b>
Location	:	Boshontokedar ,Boshontokedar,Mohonpur , Rajshahi.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000(from existing business) 69% Required Investment BDT 80,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 2,000
Size of shop	:	20 ft x 10 ft= 200 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; Milk.</li><li>▪Average % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects foods from</li><li>▪Agreed grace period is 3 months</li></ul>

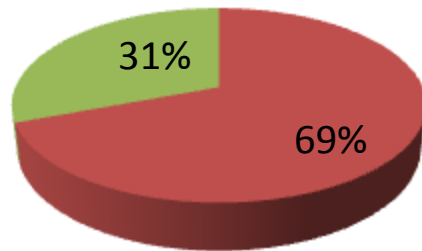
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	600	18,000	2,16,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Shop Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Transportation		200	2,400
Salary (self)		2,000	24,000
Vacsin		50	600
Food		10,000	1,20,000
<b>Total fixed Cost (D)</b>		<b>12,750</b>	<b>1,53,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,250</b>	<b>63,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Austrolian cow 2(50,000+45,000)	80,000	0	80,000
Austrolian Cow	50,000	80,000	1,20,000
OX	50,000	0	50,000
<b>Total</b>	<b>1,80,000</b>	<b>80,000</b>	<b>2,60,000</b>

## Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 80,000
- Total 260,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Milk	900	27,000	3,24,000	3,40,200
<b>Total Sales (A)</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>3,40,200</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>				
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>3,40,000</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Transportation		500	6,000	6,500
Salary (self)		3,000	36,000	36,000
vaccine		<b>100</b>	1,200	1,500
Food		<b>13,500</b>	1,62,000	1,65,000
<b>Total Fixed Cost</b>		<b>17,700</b>	<b>2,12,400</b>	<b>2,17,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,300</b>	<b>1,11,600</b>	<b>1,23,000</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</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	80,000	
1.2	Net Profit	1,11,600	1,23,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		63,600
	<b>Total Cash Inflow</b>	<b>1,91,600</b>	<b>1,86,600</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>1,28,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,600</b>	<b>1,38,600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

