

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



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKIBUL ISLAM
Age	:	30-12-1996(20 Years)
Education, till to date	:	Diploma (Pass)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister
Address	:	Vill: Naishimul ,P.O: Bishal pur,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST. CHAINA BEGUM
(iv) GB member's info	:	MD. ABAED ALI Branch:Kusumbi,Sherpur,Centre # 4(Female), Member ID: 8885/1, Group No: 12 Member since:26-02-2002(07 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 15,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	07 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-151415
Mother's Contact No.	:	01725-089583
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. CHAINA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIBUL DAIRY FARM
Location	:	Naishimul, Sherpur.
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 340,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

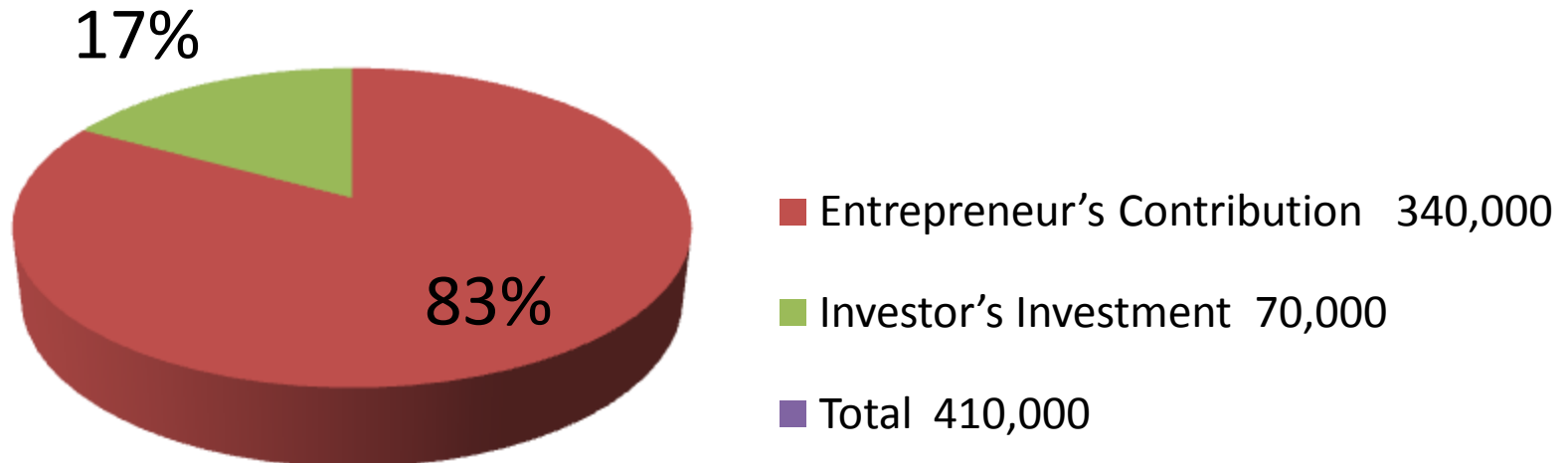
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(16*50)	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Feed & Medicine	160	4,800	57,600
Total variable Expense (B)	160	4,800	57,600
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staf)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		3,500	42,000
Mobile Bill		200	2,400
Total fixed Cost (D)		12,600	151,196
Net Profit (E) [C-D]		6,600	79,204

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Austolia)	4	70,000	280,000	1	70,000	70,000	350,000
Small Cow	3	20,000	60,000				60,000
Total	7		340,000	1		70,000	410,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense	0				
Millk	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		3500	42,000	42,000	42,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		12,700	152,400	152,400	152,400
Net Profit (E) [C-D]		16,100	193,200	210,480	228,624
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	193,200	210,480	228,624
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		161,200	339,680
	Total Cash Inflow	263,200	371,680	568,304
2	Cash Outflow			
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
	Total Cash Outflow	102,000	32,000	32,000
3	Net Cash Surplus	161,200	339,680	536,304

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 7 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

