

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



Project identification and prepared by: Md: Nurul Islam , Kaliakair  
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD: MASUDUR RAHOMAN</b>   |
| Age  | : | 15/03/1993 (24 Years)  |
| Education, till to date                          | : | Clss Eight   |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son  |
| No. of siblings:                                 | : | 1 Brothers .   |
| Address  | : | Vill: Lotifpur P.O: Kaliakair P.S: Kaliakair, Dist: Gazipur.   |
| 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>MOINA BEGUM</b>   |
| (iii) Father's name                              | : | <b>MD: INSAD ALI</b>   |
| (iv) GB member's info                            | : | Branch: kaliakair ,                      Centre # 17 (Female),<br>Member ID: 1811,                      Group No: 05<br>Member since: 01/01/1988 (29 Years)<br>First loan: BDT 2,000 /-<br>Last loan :1,50,000 |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Outstanding loan: 10,000   |
| (vi) Mobile lady                                 | : | Father   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No<br>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  | : | 06 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01832-961985   |
| Family's Contact No.  | : | 01789-024460   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.    |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOINA BEGUM** joined Grameen Bank since 29 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>RAFI DAIRY FIRM</b>  |
| Location  | : | Lotifpur,Kaliakair, Gazipur.  |
| Total Investment in BDT                           | : | BDT 4,70,000/-  |
| Financing   | : | Self BDT 3,70,000/- (from existing business) 79%<br>Required Investment BDT 1,00,000/- (as equity) 24 %   |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 12 ft x 18 ft= 216 square ft  |
| Security of the shop                              | : | : Nill  |
| 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 60% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪ Existing no employee.</li> <li>▪The firm is wonerd.</li> <li>▪Collects goods from Kaliakair.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Business (BDT)

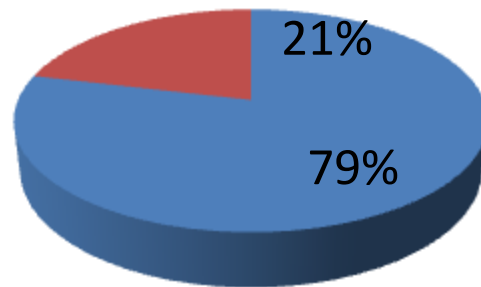
| Particular                                | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |
| Milk (15kg*60tk)*60%                      | 900        | 27,000        | 324,000        |
| <b>Total Sales (A)</b>                    | <b>900</b> | <b>27,000</b> | <b>324,000</b> |
| <b>Less. Variable Expense</b>             |            |               |                |
| Milk (15kg*60tk)*60%                      | 360        | 10,800        | 129,600        |
| <b>Total variable Expense (B)</b>         | <b>360</b> | <b>10,800</b> | <b>129,600</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>540</b> | <b>16,200</b> | <b>194,400</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |
| Rent                                      |            | 0             | 0              |
| Electricity Bill                          |            | 300           | 3,600          |
| Transportation                            |            | 2,000         | 24,000         |
| Mobile Bill                               |            | 100           | 1,200          |
| Entertainment                             |            | 0             | 0              |
| Salary                                    |            | 0             | 0              |
| Salary (self)                             |            | 5,000         | 60,000         |
| <b>Gard</b>                               |            | <b>0</b>      | <b>0</b>       |
| <b>Genator</b>                            |            | <b>0</b>      | <b>0</b>       |
| <b>Total fixed Cost (D)</b>               |            | <b>7,400</b>  | <b>88,800</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>8,800</b>  | <b>105,600</b> |

## Investment Breakdown

| Particulars  | Q | Unit (P) | Existing       | Q | Proposed       | Proposed Total |
|--------------|---|----------|----------------|---|----------------|----------------|
| Cow          | 3 | 100000   | 300,000        | 1 | 100,000        | 400,000        |
| Basur        | 3 | 23000    | 69,000         |   | 0              | 69,000         |
| Others       | 0 | 0        | 1,000          | 0 |                | 1,000          |
| <b>Total</b> |   |          | <b>370,000</b> |   | <b>100,000</b> | <b>470,000</b> |

## Source of Finance

- Entrepreneur's contribution 3,70,000
- Investor's Investment 1,00,000
- Total 4,70,000



## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year       | 2nd Year(+5%)  | 3rd year (+5%) |
|---|--------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |                |                |
| Milk (15kg*60tk)*60%                      | 1,100        | 33,000        | 396,000        | 415,800        | 436,590        |
| <b>Total Sales (A)</b>                    | <b>1,100</b> | <b>33,000</b> | <b>396,000</b> | <b>415,800</b> | <b>436,590</b> |
| <b>Less. Variable Expense</b>             |              |               |                |                |                |
| Milk (15kg*60tk)*60%                      | 480          | 14400         | 172800         | 181440         | 190512         |
| <b>Total variable Expense (B)</b>         | <b>480</b>   | <b>14,400</b> | <b>172,800</b> | <b>181,440</b> | <b>190,512</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>620</b>   | <b>18,600</b> | <b>223,200</b> | <b>234,360</b> | <b>246,078</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |                |                |
| Rent                                      |              | 0             | 0              | 0              | 0              |
| Electricity Bill                          |              | 300           | 3,600          | 3,600          | 3,600          |
| Transportation                            |              | 2,000         | 24,000         | 24,000         | 24,000         |
| Mobile Bill                               |              | 100           | 1,200          | 1,200          | 1,200          |
| Entertainment                             |              | 0             | 0              | 0              | 0              |
| Salary                                    |              | 0             | 0              | 0              | 0              |
| Salary (self)                             |              | 5,000         | 60,000         | 60,000         | 60,000         |
| <b>Gard</b>                               |              | <b>0</b>      | 0              | 0              | 0              |
| <b>Genator</b>                            |              | <b>0</b>      | 0              | 0              | 0              |
| <b>Total Fixed Cost</b>                   |              | <b>7,400</b>  | <b>88,800</b>  | 88,800         | 88,800         |
| <b>Net Profit (E) [C-D]</b>               |              | <b>11,200</b> | <b>134,400</b> | 145,560        | 157,278        |
| <b>Investment Payback</b>                 |              |               | <b>40,000</b>  | 40,000         | <b>40,000</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> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100,000             |                     |                     |
| 1.2         | Net Profit  | 134,400             | 145,560             | 157,278             |
| 1.3         | Depreciation (Non cash item)                      | 0                   | 0                   | 0                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 94,400              | 199,960             |
|             | <b>Total Cash Inflow</b>                          | <b>234,400</b>      | <b>239,960</b>      | <b>357,238</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) | 40,000              | 40,000              | 40,000              |
|             | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>94,400</b>       | <b>199,960</b>      | <b>317,238</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 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; Lotifpur Bazar,  
Kliakoir,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

