

Proposed NU Business Name: RABEA DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RABEA AKTHER MOMOTA
Age	:	19-07-1988(28 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	02 Son & 0 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Baga Pur, P.O: Rajbari, P.S: Kiranigong , Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	BASCHU MIAH
(iv) GB member's info	:	Branch: Basta, Centre # 04(Female), Member ID: 3174/2, Group No: 06 Member since: 03-02-1992(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-131106
Mother's Contact No.	:	01814-760496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kiranigong Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA 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 Purchase a cow.

Proposed Nobin Udyokta Business Info

Business Name	:	RABEA DAIRY FARM
Location	:	Bagha Pur,Rajbari,Kiranigonj
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,40,000/-(from existing business) 81% Required Investment BDT 80,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow and two calf in his farm.▪Average daily milk production is 20 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Nobabgonj.▪The farm is owned.▪Agreed grace period is 3 months.

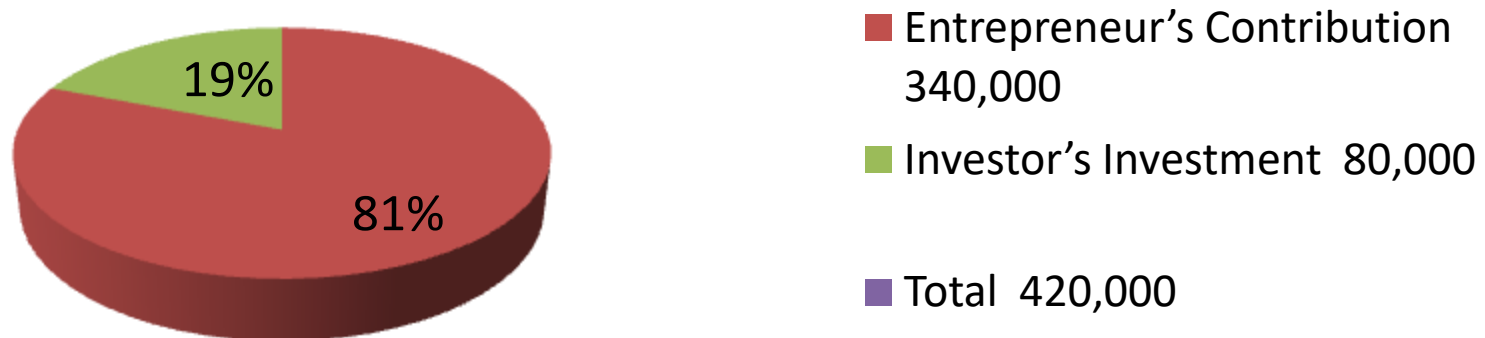
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk 16 x 50	800	24000	288000
Total Sales(A)	800	24000	288000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	350	10500	126000
Total Variable Expense	350	10500	126000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		200	2400
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		7800	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	150000	300000	1	80000	80000	380000
Calf	2	20000	40000	0	0	0	40000
			0	0	0	0	0
						0	0
Total	0		340000	1		80,000	420,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk 25 x 50	1250	37500	450000	472500	496125
	0	0	0	0	0
Total Sales(A)	1250	37500	450000	472500	496125
Less Variable Expense (B)					
Straw, Bran, Medicine etc	500	15000	180000	189000	198450
Total Variable Expense	500	15000	180000	189000	198450
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5700	68400	68800	69200
Net Profit (E)= [C-D]		16800	201600	211680	222264
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	201,600	211680	222264
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	281,600	239,680	324,764
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

