

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. REJAUL KORIM</b>
Age	:	01-01-1995(22 Years)
Education, till to date	:	Class- 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Fulbari P.O: Dhopapara, P.S: Puthia, 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. REHENA BEGUM</b>
(iii) Father's name	:	<b>MD. ARDOSH ALI</b>
(iv) GB member's info	:	Branch: Zeupara , Puthia, Centre # 28(Female), Member ID: 3208/2, Group No: 0 Member since: 2009 (08Years) First loan: BDT -8,000
Further Information:		Existing Loan: BDT 5,000 Outstanding loan: 4,120
(v) Who pays GB loan installment	:	Self
(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 Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01780-996100
Uncle's Contact No.	:	01713-787174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REHENA BEGUM** joined Grameen Bank since 08 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>REJAUL DAIRY FARM</b>
Location	:	Fulbari, Dhopapara, Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business)76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	-
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>▪Daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

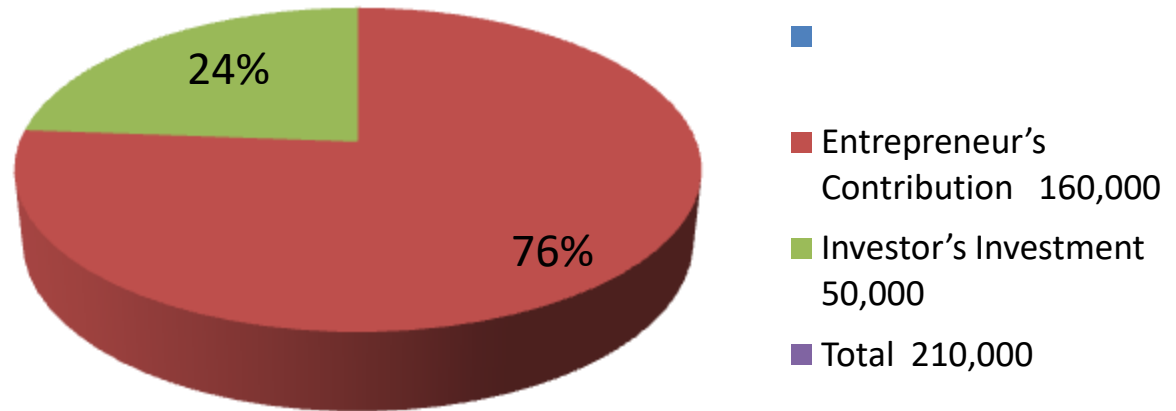
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity		100	1,200
Salary (self)		3,000	36,000
Transportation		200	2,400
Straw, Bran, Medicine etc		3,000	36,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,400</b>	<b>28,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1)	60,000	50,000	110,000
Ox(2x40,000)	80,000	-	80,000
Calf (1)	20,000	-	20,000
<b>Total</b>	<b>160,000</b>	<b>50,000</b>	<b>210,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Milk	350	10,500	126,000	132,300	138,915
<b>Total Sales (A)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	-	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Fixed Expense</b>					
Electricity		100	1,200	1,200	1,200
Salary (self)		3,000	36,000	36,000	36,000
Transportation		200	2,400	2,400	2,400
Straw, Bran, Medicine etc		3,400	40,800	42,840	44,982
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>7,100</b>	<b>85,200</b>	<b>87,420</b>	<b>89,751</b>
<b>Net Profit (E) [C-D]</b>		<b>3,400</b>	<b>40,800</b>	<b>44,880</b>	<b>49,164</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	40,800	44,880	49,164
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	20,800	24,880
	<b>Total Cash Inflow</b>	<b>90,800</b>	<b>65,680</b>	<b>74,044</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>20,800</b>	<b>45,680</b>	<b>54,044</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









