

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



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Sonatala unit.Bogra

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Rezaul karim</b>
Age	:	10-12-1985(32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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	:	<b>Most. Rekha</b>
(iii) Father's name	:	<b>Md. Tarajul Islam</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 90(Female), Member ID: 10606, Group No: 04 Member since: 05-01-1989(28Years) First loan: BDT 5,00/-
Further Information:		Existing Loan: BDT 250,000/-, Outstanding loan: 239,000
(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 Training Info	:	07 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.	:	01739-684857
Mother's Contact No.	:	01751-454662
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Rekha** joined Grameen Bank since 28 years ago. At first she took 5,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>REZAUL KARIM DAIRY FARM</b>
Location	:	Maddo digalkandi, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 280,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	105 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.</li><li>▪ Average gain on 80% sale.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is own.</li><li>▪ Collects goods from bogra.</li><li>▪ Agreed grace period is 3 months.</li></ul>

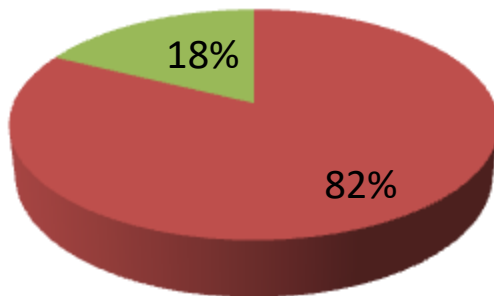
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	320	9,600	115,200
<b>Total Sales (A)</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Variable Expense</b>			
Milk production	64	1,920	23,040
<b>Total variable Expense (B)</b>	<b>64</b>	<b>1,920</b>	<b>23,040</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>256</b>	<b>7,680</b>	<b>92,160</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		400	4,800
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,180</b>	<b>26,160</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	60,000	60,000	220,000
Bull	2	60000	120,000	0	0	0	120,000
Total	<b>4</b>	<b>140000</b>	<b>280000</b>	<b>2</b>	<b>60000</b>	<b>60000</b>	<b>340000</b>

## Source of Finance



- Entrepreneur's Contribution  
280,000
- Investor's Investment 60,000
- Total 340,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
Milk production	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>	<b>66,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,100</b>	<b>49,200</b>	<b>54,960</b>	<b>61,008</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	49,200	54,960	61,008
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		25,200	56,160
	<b>Total Cash Inflow</b>	<b>109,200</b>	<b>80,160</b>	<b>117,168</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>25,200</b>	<b>56,160</b>	<b>93,168</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience; 7 Years

## **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

