

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



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAISUL ISLAM
Age	:	01-07-1994(23Years)
Education, till to date	:	H. S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill: Polashbari P.O ChadmohahatP.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REHANA BEGUM
(iii) Father's name	:	MD.ABDUR RAHMAN
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 59(Female), Member ID:3855/4, Group No: 04 Member since: 05-22-1985 (32Years) First loan: BDT 5,000 /- Existing Loan: BDT 50,000/- Outstanding loan: BDT Nil /-
Further Information:		
(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	:	4 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.	:	01773-334162
Father's Contact No.	:	01713-705018
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHANA BEGUM joined Grameen Bank since 32 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKHA DAIRY FARM
Location	:	:Polashbari, Chadmohahat, Bogra.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71 % Required Investment BDT 60,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 60 ft=1200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 70% gain▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed 02 in the future.▪Collects goods from▪Agreed grace period is 3 months.

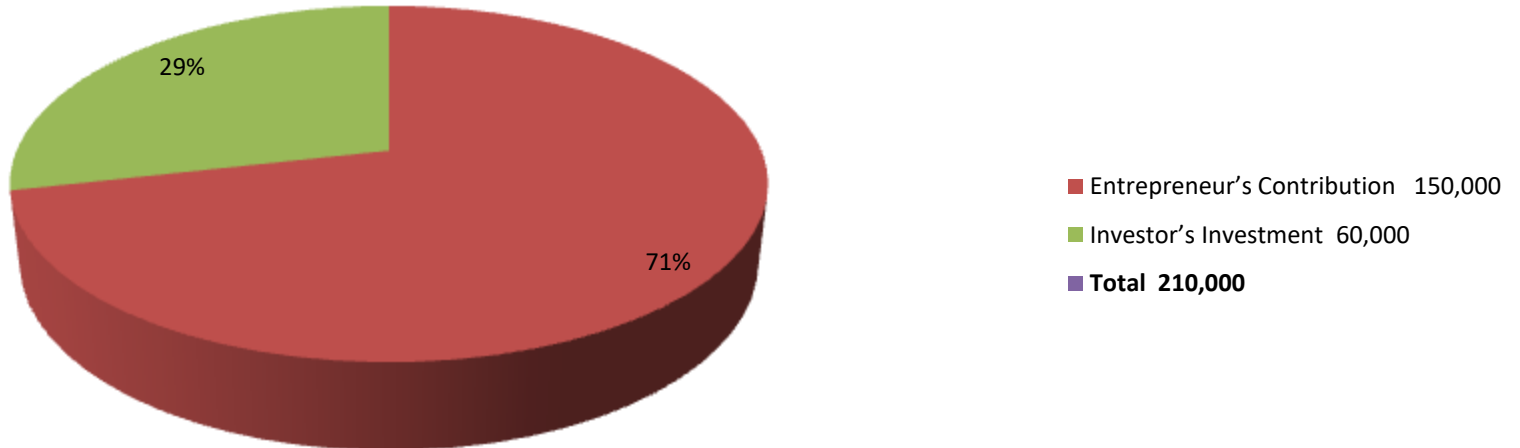
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk production	700	21000	252000
	0	0	0
Total Sales(A)	700	21000	252000
Less Variable Expense (B)			0
Milk production	210	6300	75600
Total Variable Expense	210	6300	75600
Contributon Margin (CM) [C=(A-B)]	490	14700	176400
Less Fixed Expense			
Rent		300	3600
Electric Bill		500	6000
Transportaion		5,000	60000
Salary (Self)		4,000	48000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator		300	3600
Mobile Bill			0
Total Fixed Cost (D)		10100	121200
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	90,000	90,000	1	60,000	60,000	150,000
Haifer	1	20,000	20,000	0	0	0	20000
Bllu	1	40000	40,000	0	0	0	40000
Total	3	0	150000	1	60000	60000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk production	1000	30000	360000	378000	396900
0	0	0	0	0	0
Total Sales(A)	1000	30000	360000	378000	396900
Less Variable Expense (B)					
Milk production	300	9000	108000	113400	119070
Total Variable Expense	300	9000	108000	113400	119070
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		500	6000	6300	6600
Transportaion		5,000	60000	63000	66150
Salary (Self)		4,000	48000	48000	48000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator		300	3600	3600	3600
Mobil Bill			0	100	200
Total Fixed Cost (D)		10100	117600	121000	124550
Net Profit (E)= [C-D]		10900	130800	137340	144207
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	130,800	137340	144207
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106800	220140
	Total Cash Inflow	190,800	244,140	364,347
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	106,800	220,140	340,347

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Polashbari, Chadmohahat,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

