

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

Project identification and prepared by: Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	REZAMUL ALAM RANAK
Age	:	25-04-1994(23Years)
Education, till to date	:	B.B.A (Hons)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Porabari ; P.O: Epsha ;P.S: Gazipur Sadar ;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	:	RAZIA SULTANA
(iii) Father's name	:	MD. NAZMUL ALAM
(iv) GB member's info	:	Branch: Kaultiua , Centre # 24 (Female), Member ID: 2801, Group No: 04 Member since: 20-04-1998 (19Years) First loan: BDT 10,000/- Last Loan : 300,000 Outstanding loan: 245750
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	:	02 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.	:	01614468631
Family's Contact No.	:	01716204809
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZIA SULTANA joined Grameen Bank since 19 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	: RANAK DAIRY FARM
Location	:	Porabari, Gazipur
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 30,0000/- (from existing business) 75% Required Investment BDT 100,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow. ▪Average % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Gazipur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

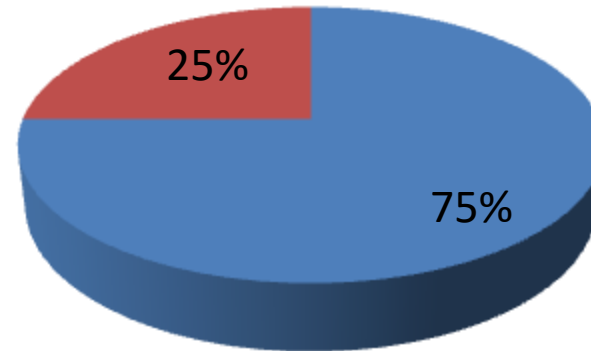
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Daily Sales(10 Litter*40=400)	400	12000	144000
	0	0	0
Total Sales (A)	400	12000	144000
Less Variable Expense			
Daily Sales(10 Litter*40=400)	400	12000	144000
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		4000	48000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		4,600	55200
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	125000	250,000	1	100,000	100,000	350,000
Claf	1	50000	50,000	0	2,500	0	50,000
	0		0	0		0	0
Total	3	0	300,000	1	0	100,000	400,000

Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=100000
- Total=400000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Daily Sales(13 Litter*40=520)	520	15600	187200	196560	206388
		0	0	0	0
Total Sales (A)	520	15600	187200	196560	206388
Less Variable Expense			0		
Daily Sales(13 Litter*40=520)	520	15600	187200	196560	206388
Grocery			0		
Total variable Expense (B)	520	15600	187200	196560	206388
Contribution Margin (CM) [C=(A-B)	520	15600	187200	196560	206388
Less Variable Expense			0		
Rent		0	36000	36,000	36000
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		4000	48000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		5,050	96,600	109,700	110800
Net Profit (E)= [C-D]		10550	126600	86,860	95588
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	126600	86,860	95588
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,600	133460
	Total Cash Inflow	226600	173460	229048
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	86,600	133460	189048

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







