

## Proposed NU Business Name: **M/S RAFIA DAIRY FARM**



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

Name	:	<b>RASEL AHAMMED</b>
Age	:	04-05-1988(29 Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill:Dariyapur P.O: Berbari P.S: Shakhipur, Dist.Tangail
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. BAKUL AKTER</b>
(iii) Father's name	:	<b>MD. ANWAR HOSSAIN SALTU</b>
(iv) GB member's info	:	Branch: Chorgovindpur, Centre # 73(Female), Member ID: 6820, Group No: 01 Member since:02-06-2005 to 2017(12 Years) First loan: BDT 4,000/- Existing loan :300,000/- Outstanding loan: BDT 38,700/-
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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 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.	:	01711-511683
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shakhipur unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BAKUL AKTER** joined Grameen Bank since 12 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S RAFIA DAIRY FARM</b>
Location	:	Dariyapur
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500,000/- (from existing business)86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects cows from Kaitola.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	900	27000	324000
	0	0	0
Total Sales(A)	900	27000	324000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	135	4050	48600
Total Variable Expense	135	4050	48600
Contributon Margin (CM) [C=(A-B)]	765	22950	275400
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		150	1800
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		11000	132000
Net Profit (E)= [C-D]		11950	143400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	180,000	360,000	1	80,000	80,000	440,000
Calf	2	70,000	140,000			0	140,000
			500,000			80,000	580,000

**Source Of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1200	36000	432000	453600	476280
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	180	5400	64800	68040	71442
<b>Total Variable Expense</b>	<b>180</b>	<b>5400</b>	<b>64800</b>	<b>68040</b>	<b>71442</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1020</b>	<b>30600</b>	<b>367200</b>	<b>385560</b>	<b>404838</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		150	1800	1800	1800
Guard		50	600	600	600
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>11000</b>	<b>132000</b>	<b>133000</b>	<b>134030</b>
<b>Net Profit (E)= [C-D]</b>		<b>19600</b>	<b>235200</b>	<b>246960</b>	<b>259308</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	235,200	246960	259308
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		203200	418160
	<b>Total Cash Inflow</b>	<b>315,200</b>	<b>450,160</b>	<b>677,468</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>203,200</b>	<b>418,160</b>	<b>645,468</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Own Business :01  
Quality goods & services;  
Skill and experience;

## **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









