

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ROKSANA BEGUM
Age	:	13-01-1983(34Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	02 son 01 daughter
No. of siblings:	:	03 brother 02 sisters
Address	:	Vill: south raggamaliya P.O:basail P.S: Sirajdikhan, Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BATINI BEGUM
(iii) Father's name	:	MD LITON SIKDAR
(iv) GB member's info	:	Branch:Imamgong, Centre # 50(Female), Member ID: 4025/2, Group No: 06 Member since:20-03-1999(16Years) First loan: BDT 2,000/- Existing loan :30,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father & Brother
(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	:	05 years of business experience. : 05 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.	:	01791-665897
Family's Contact No.	:	01929-586235
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BATINI BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFI DAIRY FARM
Location	:	South rosuniya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000 /- (from existing business)67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 9 ft= 90 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; caw,milk,calf etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

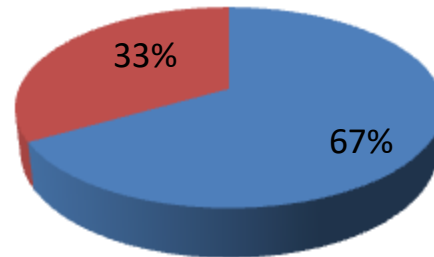
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
caw,milk,calf etc.	840	25,200	302,400
Total variable Expense (B)	840	25,200	302,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	1	100000	100000		1	60000	60,000	160,000
calf	1	20000	20000					20,000
Total			120000			60000	60,000	180,000

Source of finance

■ Entrepreneur investment 120,000 ■ Investore investment 60,000 ■ Total investment 180,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
caw,milk,calf etc.	1,050	31,500	378,000	396,900	416,745
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D]		8,400	100,800	108,840	117,282
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	100,800	108,840	117,282
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,800	161,640
	Total Cash Inflow	160,800	185,640	278,922
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	76,800	161,640	254,922

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:01 Others:0
Experience & Skill : 05 Years
Own Business :05
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



