

Proposed NU Business Name: RABIUL DAIRY FARM



Project identification and prepared by: Md: Kajem Uddin
Bagherhat Unit, Khulna
Project verified by: Md:Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SHEIKH RABIUL ISLAM |
| Age | : | 05-06-1997 (21 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 02 Brothers |
| Address | : | Vill:Sundorgona P.O:Sundorgona P.S Bagherhat Dist:Bagherhat |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | REKHA BEGUM |
| (iii) Father's name | : | SHEIKH JAHANGIR |
| (iv) GB member's info | : | Branch:karapara Bagherhat, Centre # 59 (Female), Member ID: 5804/1, Group No: 02 Member since: 18-01-2010 raning (07Years) First loan: BDT 15,000Taka. |
| Further Information: | | Existing loan: 20,000 Outstanding loan: 15,840/-. |
| (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 | : | 03 years experience in running business. - |
| Other Own/Family Sources of Income | : | Electrician |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01626-111973 |
| Family's Contact No. | : | 01718-758595 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bagherhat Unit, Khulna. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA BEGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 15,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Cow Rearing .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | RABIUL DAIRY FARM |
| Location | : | Sundorgona,Bagherhat |
| Total Investment in BDT | : | BD 1,40,000=/ |
| Financing | : | Self BDT 80,000(from existing business) 57% Required Investment BDT 60,000(as equity) 43% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 10ft x 10ft= 100 Square ft |
| Security of the shop | : | 0Taka. |
| Implementation | : | <ul style="list-style-type: none">▪He has 01 cow, and in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from Khulna.▪Agreed grace period is 3 months.. |

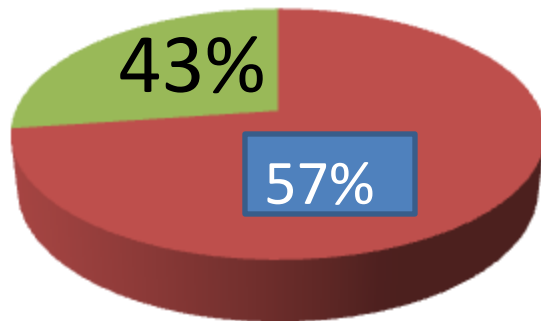
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|--------------|---------------|
| Revenue (sales) | | | |
| Milk(12 x 50) | 5,00 | 15,000 | 1,80,000 |
| Total Sales (A) | 5,00 | 15,000 | 1,80,000 |
| Less. Variable Expense | | | |
| Straw,Ban,Medicine etc. | 130 | 3900 | 46800 |
| Total variable Expense (B) | 130 | 3900 | 46800 |
| Contribution Margin (CM) [C=(A-B) | 370 | 11100 | 133200 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity bill | | 0 | 0 |
| Transportation | | 100 | 1200 |
| Salary (self) | | 5000 | 60,000 |
| Salar (staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Genaretor | | 0 | 0 |
| Mobile bill | | 100 | 1200 |
| Total fixed Cost (D) | | 5,200 | 62,400 |
| Net Profit (E) [C-D) | | 5,900 | 70,800 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|---------------|----------|---------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | |
| Cow | 01 | 80,000 | 80,000 | 01 | 60,000 | 60,000 | 1,40,000 |
| Total | | | 80,000 | | 60,000 | 60,000 | 1,40,000 |

Source of Finance



Entrepreneur Investment:
80,000
Investor Investment:60,000
Total Investment:1,40,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
|--|-------|---------------|----------------|---------------|---------------|
| Revenue (sales) | | | | | |
| Milk(17 x 50) | 7,50 | 22500 | 270000 | 283500 | 297675 |
| Calf Sale | | | 30000 | 30000 | 30000 |
| Total Sales (A) | 7,50 | 22500 | 300000 | 313500 | 327675 |
| Less. Variable Expense | | | | | |
| Straw,Ban,Medicine etc. | 2,20 | 6600 | 79200 | 83160 | 87318 |
| Total variable Expense (B) | 2,20 | 6600 | 79200 | 83160 | 87318 |
| Contribution Margin (CM) [C=(A-B) | 5,30 | 15900 | 190800 | 200340 | 210357 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | |
| Electricity bill | | 0 | 0 | 0 | |
| Transportation | | 200 | 2400 | 2500 | 2600 |
| Salary (self) | | 5000 | 60,000 | 60000 | 60000 |
| Salary (staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 200 | 2400 | 3000 | 3500 |
| Total fixed Cost (D) | | 5,400 | 64,800 | 65500 | 66100 |
| Net Profit (E) [C-D) | | 10,500 | 12,6000 | 134840 | 144257 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| <i>SI #</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 | 1,50,000 | 1,60,740 | 1,72,047 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 99,840 | 2,36,580 |
| | Total Cash Inflow | 2,10,000 | 2,60,580 | 4,08,627 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | 15,840 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 99,840 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 1,05,360 | 2,36,580 | 3,84,627 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 13 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

Pictures













FAMILY PICTURE

