

A Nobin Udyokta Project

Rabeya Dairy Farm



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: **Tapan Kumar Debnath**



GRAMEEN TRUST

Presented by
Ataur Rahman

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Ataur Rahman
Age	:	05/12/1984 (31 Years)
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	3 Brothers, 4 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rabeya
(iii) Father's name	:	Shonaullah Bepari
(iv) GB member's info	:	Member since:01/02/1988 Branch: Dhamrai, Centre no.70, Group:04 Loanee No.7092 First loan:2500/- Total Amount Received: Tk. 250,000/- Existing loan: 50,000 Outstanding: 11,509
Further Information:		
(v) Who pays GB loan installment	:	NU's brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Dairy Farm Business
Trade License Number	:	
Business Experiences and Training Info	:	03 years
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01830489250
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1988. At first his mother took a loan amount of 2500 BDT from Grameen Bank. She invested the money in NU's brother business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	<i>Rabeya Dairy Farm</i>
Address/ Location	:	Kagoziapara,Savar, Dhaka
Total Investment in BDT	:	600,000/-
Financing	:	Self BDT : 500,000 (from existing business) - 84% Required Investment BDT : 100,000 (as equity) - 16%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin	:	44%
Estimated % of proposed gross profit margin	:	44%
Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u> 4 Cow with 2 Calf (Australian Fizi, Shindi) Cow Shed	495,000 5,000		500,000
<u>Proposed Stock item:</u> 1 cow with 1 Calf		100,000	100,000
Total Capital	500,000	100,000	600,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Milk Sale (6 liter x 60/-) [A]	360	10800	129600
Purchase food for Cow [B]	200	6000	72000
Gross profit 44% (A-B) = [C]	160	8,800	105,600
Less: Operating Costs			
Electricity bill		100	1200
Medical Cost		500	6000
Mobile Bill		100	1200
Salary from Business		4,000	48,000
Others (Transport)		100	1,200
Non Cash Item			
Depreciation(5000*15%)		63	756
Total Operating Cost (E)		4863	58,356
Net Profit (D-E):(F)		3,937	47,244

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Milk Sale (15l x 50) [A]	750	22,500	270,000	800	24,000	288,000	1000	30,000	360,000
Less: Purchase Food for Cow [B]	300	9,000	10,8000	350	10,500	126,000	400	12,000	144,000
Cow Sell {C}	-	4000	48,000	-	4000	48,000	-	4,000	48,000
Gross Profit (A-B+C)= [D]	450	17500	210,000	450	18,500	222,000	600	22,000	264,000
Less operating cost :									
Electricity bill		150	1800		200	2400		250	3000
Medical Cost		1000	12000		1000	12000		1000	12000
Salary from Business		7,000	84,000		7,000	84,000		7,000	84,000
Mobile Bill (SMS and Reporting)		500	6000		600	7200		600	7200
Others (Transport)		200	2400		300	3600		400	4800
Non Cash Item									
Depreciation		63	756		63	756		63	756
Total Operating Cost [E]		8,913	106,956		9,163	109,956		9,313	111,756
Net Profit (D-E) = (F)		8,587	103,044		9587	115,044		12,687	152,244
GT payback		40,000			40,000			40,000	
Retained Income:		63,044			75,044			112,244	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	103,044	115,044	152,244
1.3	Depreciation (Non Cash Item)	756	756	756
1.4	Opening Balance of Cash Surplus	0	63,800	139,600
	Total Cash Inflow	203,800	1,79,600	292,600
2.0	Cash Outflow			
2.1	Purchase of Cow	100,000	0	0
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	63,800	139,600	252,600



STRENGTH

- NU is full time engaged with Dairy farm
- Skilled & Experience
- Good Communication System.
- Good Networking with milk buyer
- Mother is capable to take care of cattle
- No Credit Sale

WEAKNESS

- Lack of investment

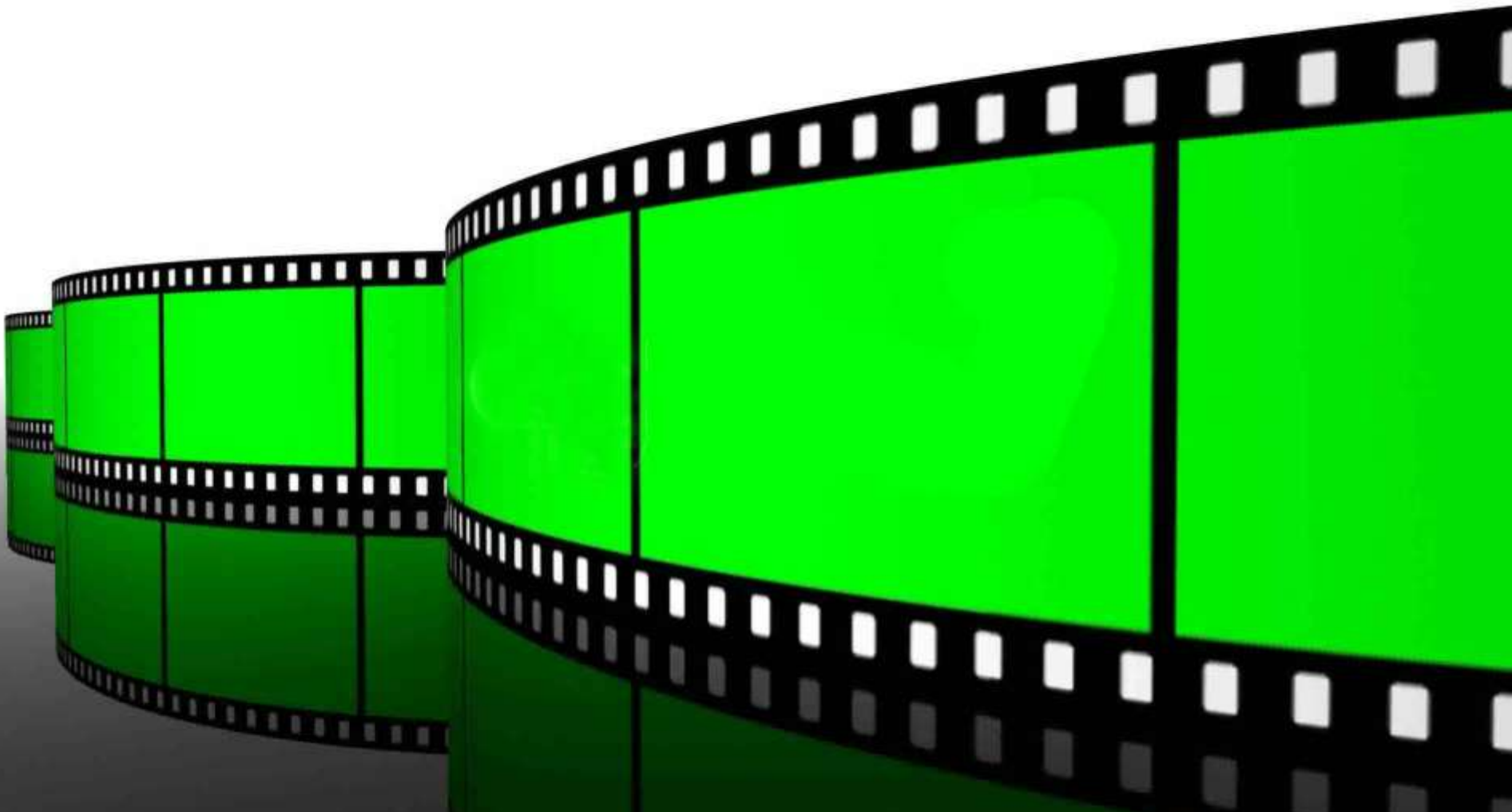
OPPORTUNITIES

- Expansion Of Business
- Increasing the profitability

THREATS

- Cow related disease
- Theft

Photographs



Photographs



Photographs



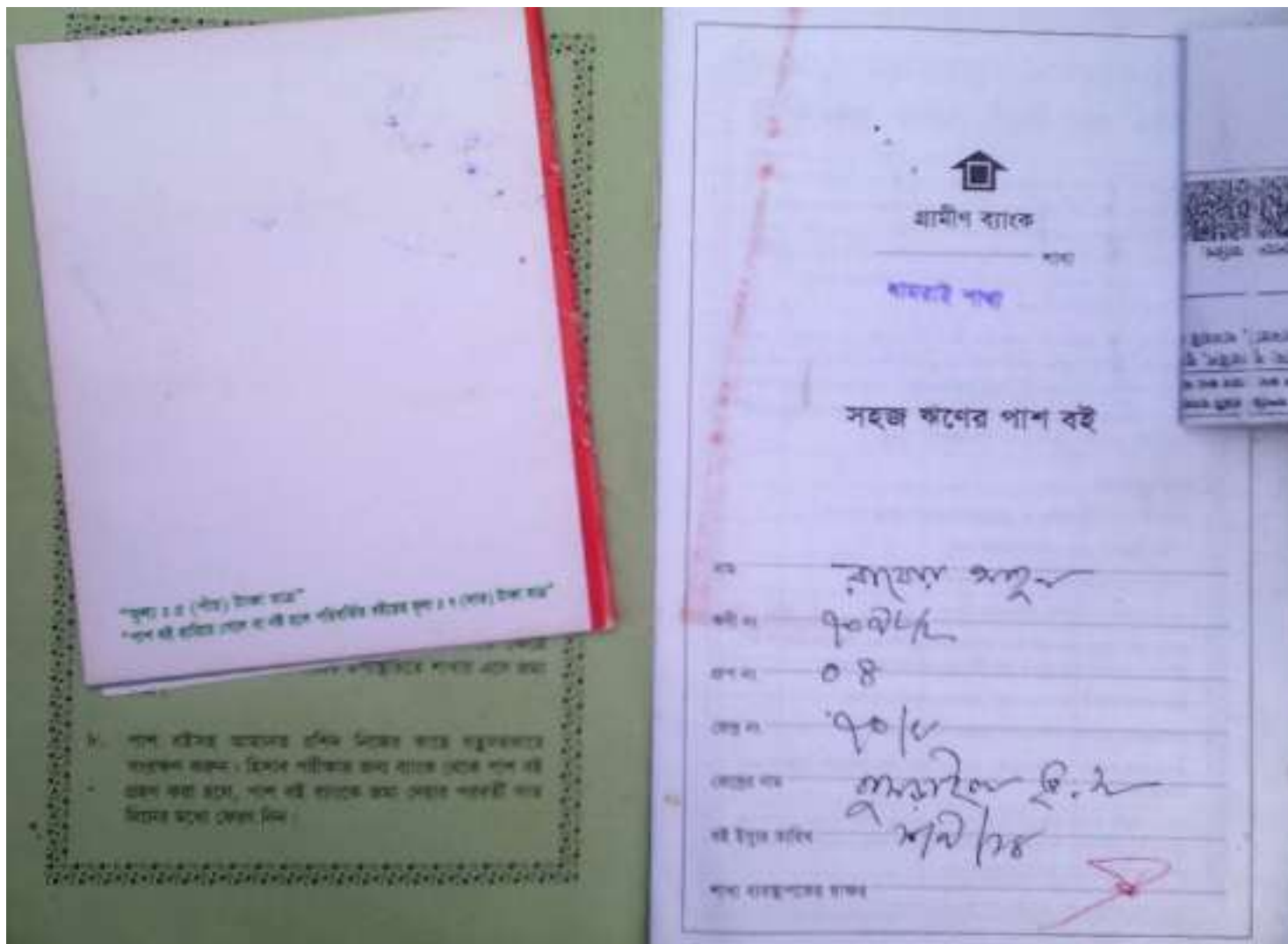
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