

## Proposed NU Business Name: **RAJU DAIRY FARM**



Project identification and prepared by: Md. Sahabuddin,  
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD. ABDUR RAHIM RAJU</b>
Age	:	11-12-1995 (21 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Vimpara, P.O: Gocha, P.S: Mohonpur, Dist: Rajshahi
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. RASHEDA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUS SAMAD</b>
(iv) GB member's info	:	Branch: Rayghati, Centre # 27(Female), Member ID: 4741/1, Group No: 02 Member since: 29-01-2013 (03Years) First loan: BDT 25000
Further Information:		Existing Loan: BDT 35000, Outstanding loan: BDT 20670
(v) Who pays GB loan installment	:	Mother
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-275642
Mother's Contact No.	:	01755-272756
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RASHEDA BEGUM** joined Grameen Bank since 03years ago. At first she took 25000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAJU DAIRY FARM</b>
Location	:	Vimpara,Gocha, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 190000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; milk etc.</li><li>▪Average % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Agreed grace period is 3 months.</li></ul>

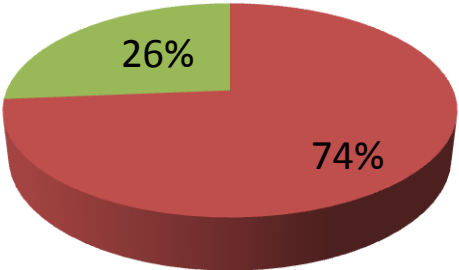
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 8 litre *65)	520	15600	187200
<b>Total Sales (A)</b>	520	15600	187200
<b>Less Variable Expense</b>			
Cow feed (2*120)	240	7200	86400
<b>Total variable Expense (B)</b>	240	7200	86400
<b>Contribution Margin (CM) [C=(A-B)</b>	280	8400	100800
<b>Less Variable Expense</b>			
Salary (self)		2000	24000
Salary(Staff)			
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		2,100	25200
<b>Net Profit (E)= [C-D]</b>		6,300	75600

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	80,000	50,000	130000
Ox	60,000		60000
	140,000	50,000	190000

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk ( 12 litre *65)	780	23400	280800	294840
Ox Sale	70	2100	25200	26460
<b>Total Sales (A)</b>	850	25500	306000	321300
<b>Less Variable Expense</b>				
Feed & Medicine (3*120)	360	10800	129600	136080
<b>Total variable Expense (B)</b>	360	10800	129600	136080
<b>Contribution Margin (CM) [C=(A-B)</b>	490	14700	176400	185220
<b>Less Variable Expense</b>				
Salary (self)		2000	24000	24000
Mobile bill		150	1800	2000
<b>Total fixed cost (D)</b>		2,150	25800	26,000
<b>Net Profit (E)= [C-D]</b>		12550	150600	159,220
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	150,600	159,220
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		120,600
	<b>Total Cash Inflow</b>	200600	279820
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	120,600	249820

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
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

শ্রী: আঃ সাইয়দ

আছাঃ রাহমান বেগম

ইমামাড়া

ওয়ার্ড নং

মোহনপুর

জেলা :

বাবু ডেপুটী ফার্ম

আড়া, মোহনপুর

: ডেপুটী ফার্ম













# FAMILY PICTURE

