

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



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Project verified by: MD. Mozaharul Islam



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

Name	:	<b>RANA AHMED</b>
Age	:	10-10-1995 (21 Years)
Education, till to date	:	3 <sup>rd</sup> Year (Hon's)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Narhatto East Para , P.O: Narhatto, P.S: Kahalu ,Dist: Bogra
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. NEHER BANU</b>
(iii) Father's name	:	<b>MD.MOSLEM UDDIN</b>
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 52(Female), Member ID: 8464/1, Group No: 10 Member since: 21-07-1999 (10Years) First loan: BDT :6000
Further Information:		Existing Loan: BDT :70,000, Outstanding loan: 30,452
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	BDT: 100,000(Per Year)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-933398
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NEHER BANU** joined Grameen Bank since 17 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RANA DAIRY FARM</b>
Location	:	Narhatto East Para, Narhatto, Kahalu
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35 ft x 40 ft= 1400 square ft
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 60% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Kahalu, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

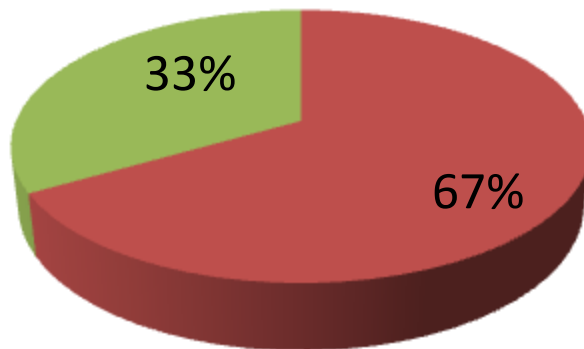
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	450	13500	162000
<b>Total Sales (A)</b>	450	13500	162000
<b>Less Variable Expense</b>			
Milk	180	5400	64800
<b>Total variable Expense (B)</b>	180	5400	64800
<b>Contribution Margin (CM) [C=(A-B)]</b>	270	8100	97200
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Transportation		600	7200
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		1,800	21600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	3	60,000	180000	1	80,000	80000	260000
Calf	1	20,000	20000	1	20000	20000	40000
<b>Total</b>	<b>4</b>	<b>0</b>	<b>200,000</b>	<b>1</b>	<b>0</b>	<b>1,00,000</b>	<b>300000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Milk	800	24000	288000	302400	317520
<b>Total Sales (A)</b>	800	24000	288000	302400	317520
<b>Less Variable Expense</b>					
Milk	320	9600	115200	120960	127008
<b>Total variable Expense (B)</b>	320	9600	115200	120960	127008
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	480	14400	172800	181440	190512
<b>Less Variable Expense</b>					
Electricity bill		200	2400	2520	2646
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Entertainment		400	4800	5040	5292
Mobile bill		500	6000	6300	6615
<b>Total fixed cost (D)</b>		6,800	81600	85680	89964
<b>Net Profit (E)= [C-D]</b>		7,600	91200	95760	100548
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	<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	100,000		
1.2	Net Profit	91200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51,200	106,960
	<b>Total Cash Inflow</b>	191,200	146,960	207,508
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	140,000	40000	40,000
3	<b>Net Cash Surplus</b>	51,200	106,960	167,508

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:01, 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













# FAMILY PICTURE

