

## Proposed NU Business Name: **M/S ABDUR RASHID DAIRY FARM**



Project identification and prepared by: Md Saidullah,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD.ABDUR RASHID</b>
Age	:	13-03-1993(24 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Bothers & 02 Sisters
Address	:	Vill: Mandol Para, P.O: Chowmohuni,Thana: Dupchachia,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.ROWSANARA BEWA</b>
(iii) Father's name	:	<b>LATE, JARIP</b>
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 32 (Female), Member ID: 4377/1, Group No: 07 Member since: 11-05-2005 (05Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT:14616
(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 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-921202
Mother's Contact No.	:	01970-794033
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.ROWSANARA BEWA** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ABDUR RASHID DAIRY FARM</b>
Location	:	Chowmohuni,Dupchachia,Bogra
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 290,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 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>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

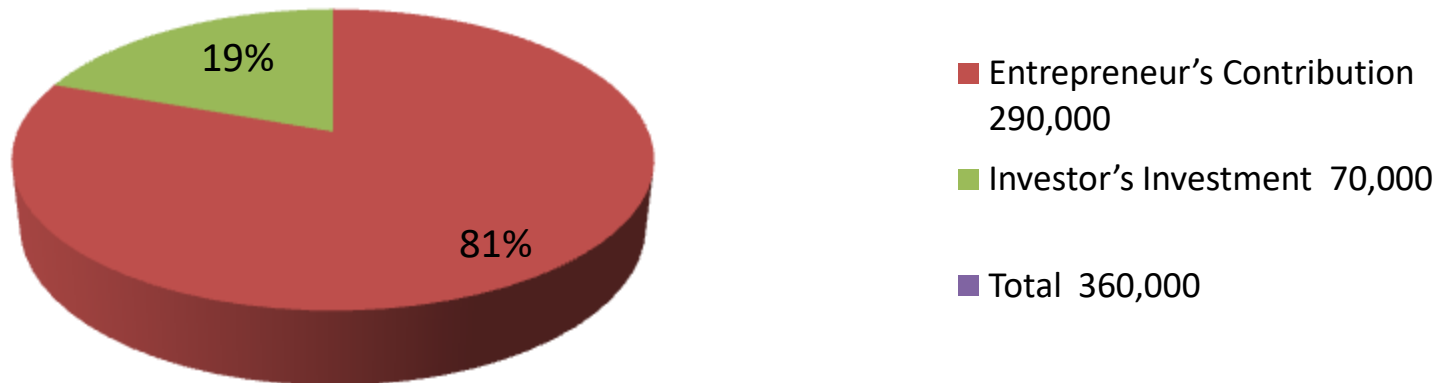
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	700	21000	252000
<b>Total Sales (A)</b>	700	21000	252000
<b>Less Variable Expense</b>			
Milk	280	8400	100800
<b>Total variable Expense (B)</b>	280	8400	100800
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12600	151200
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5,000	60000
Entertainment		300	3600
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,000	72000
<b>Net Profit (E)= [C-D]</b>		6,600	79200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow( Austrolian)	2	70,000	140000	1	70,000	70000	210000
Ox( Dashi)	2	50,000	100000	0	0	0	100000
Calf	2	25,000	50000	0	0	0	50000
<b>Total</b>	<b>6</b>	<b>0</b>	<b>290,000</b>	<b>1</b>	<b>0</b>	<b>70,000</b>	<b>360000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Milk	1,000	30000	360000	378000	396900
<b>Total Sales (A)</b>	1,000	30000	360000	378000	396900
<b>Less Variable Expense</b>					
Milk	400	12000	144000	151200	158760
<b>Total variable Expense (B)</b>	400	12000	144000	151200	158760
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>					
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		500	6000	6300	6615
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,600	79200	83160	87318
<b>Net Profit (E)= [C-D]</b>		11,400	136800	143640	150822
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	136800	143640	150822
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		108,800	224,440
	<b>Total Cash Inflow</b>	<b>206,800</b>	<b>252,440</b>	<b>375,262</b>
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	<b>28,000</b>	<b>28,000</b>	<b>28,000</b>
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>108,800</b>	<b>224440</b>	<b>347262</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01, Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chowmohuni,Dupchachia,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

