

## Proposed NU Business Name: **MS RABAYA BOSRI DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen,,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MASUD RANA</b>
Age	:	18-03-1989(28 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Bather
Address	:	Vill:Suvogasa,P.O:Shalpa,P.S:Sherpur, 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	:	
(iii) Father's name	:	<b>ROKEYA KHATUN</b>
(iv) GB member's info	:	<b>ANSAR ALI</b> Branch:Kusumbi,Sherpur,Centre # 35 (Female), Member ID: 3085/1, Group No: 03 Member since: 05-02-2011 (15 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	02 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-072522
Mother's Contact No.	:	01770-494972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA KHATUN** Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RABAYA BOSRI DAIRY FARM</b>
Location	:	Suvogasa, Sherpur.
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 95,000/- (from existing business) 61% Required Investment BDT 60,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft = 120 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.</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 Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

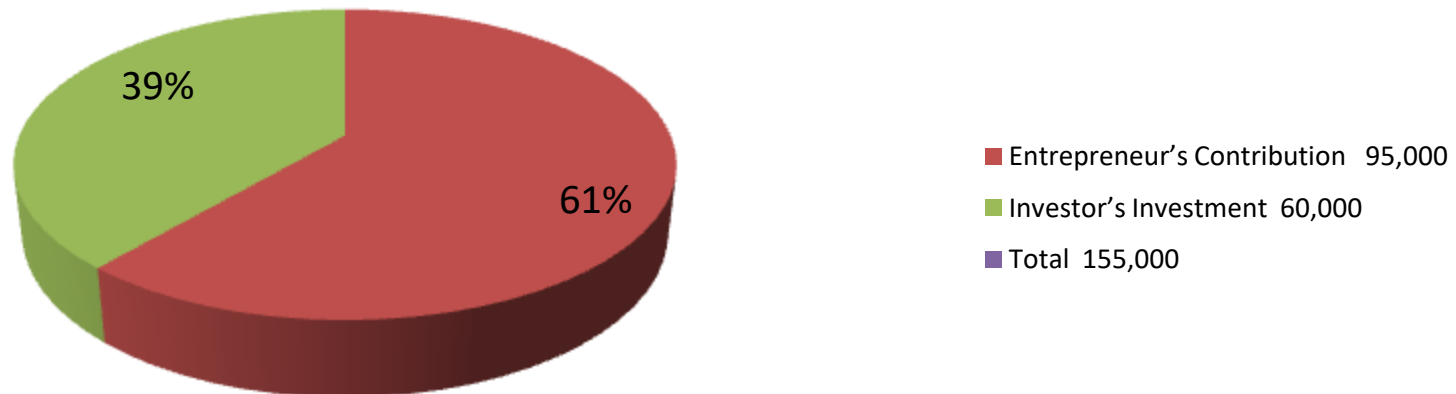
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,050</b>	<b>84,600</b>
<b>Net Profit (E) [C-D]</b>		<b>150</b>	<b>1,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	2	30,000	60,000	1	60,000	60,000	80,000
Cow	1	20,000	20,000				20,000
Cow	1	15,000	15,000				15,000
<b>Total</b>	<b>4</b>		<b>95,000</b>	<b>1</b>		<b>60,000</b>	<b>155,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Feed & Medicine	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		150	1,800	1,800	1,800
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>7,150</b>	<b>85,800</b>	<b>85,800</b>	<b>85,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,250</b>	<b>87,000</b>	<b>95,640</b>	<b>104,712</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	87,000	95,640	104,712
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	63,000	134,640
	<b>Total Cash Inflow</b>	<b>147,000</b>	<b>158,640</b>	<b>239,352</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,000</b>	<b>134,640</b>	<b>215,352</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 01 Others:0  
Experience & Skill : 2 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

