

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



Project identification and prepared by: Md Ataur Rahman,
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASHEDUL ISLAM RAJU
Age	:	07-10-1996 (21 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Gor Gobindo Pur, P.O: Sokhipur, P.S: Sokhipur , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST RABEYA BEGUM
(iii) Father's name	:	MD DORBESH ALI
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 27 (Female), Member ID: 4627, Group No: 08 Member since: 03-05-1995 (22 Years) First loan: BDT 2,500
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 36,480/-
(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	:	2 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.	:	01768-590811
Mother's Contact No.	:	01728-824964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RABEYA BEGUM joined Grameen Bank since 22 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJU DAIRY FARM
Location	:	Gor gobindopur, Sokhipur, Tangail
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28 ft x 10 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none">▪She has one cow and one calf in his farm.▪Average milk production is 7 liter in a day.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The farm is owned.▪Agreed grace period is 3 months.

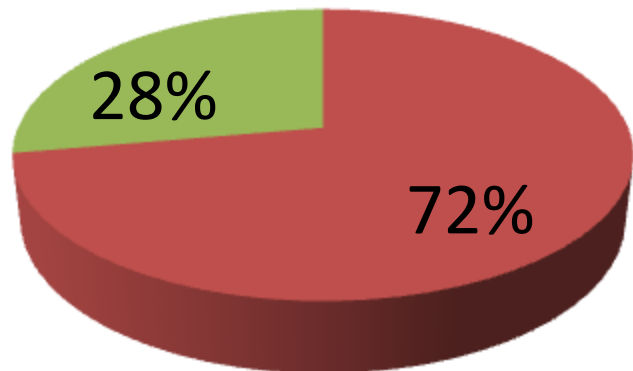
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (7 x 50)	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Straw, Bran, Medicine etc	50	1,500	18,000
Total variable Expense (B)	50	1,500	18,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	90000	90,000	1	50000	50,000	140,000
Calf	1	40000	40,000	0	0	0	40,000
Total	2	130000	130,000	1	50,000	50,000	180,000

Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 50,000

■ Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (12 x 50)	600	18,000	216,000	226,800	238,140
Calf Sale			40,000	40,000	40,000
Total Sales (A)	600	18,000	256,000	266,800	278,140
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	500	15,000	220,000	229,000	238,450
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D]		9,400	152,800	161,000	169,450
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	152,800	161,000	169,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		132,800	273,800
	Total Cash Inflow	202,800	293,800	443,250
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	132,800	273,800	423,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

