

Proposed NU Business Name: M\ S ROFIKUL DAIRY FARM



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Donbari tangail
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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ROFIKUL ISLAM
Age	:	06-10-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Baneajan P.O:Boldiata Bazar P.S:Dhanbari 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: KAHINUR Begum
(iii) Father's name	:	MD: SHAJAHAN
(iv) GB member's info	:	Branch: Baneajan , Centre # 27 (Female), Member ID: 2383, Group No: 06 Member since: 1997-2014 (20Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 15,000 Outstanding loan:00
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-390781
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: KAHINUR BEGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M\ S ROFIKUL DAIRY FARM
Location	:	Baneajan Ghoner para, donbari, Tangail.
Total Investment in BDT	:	BDT 370,000
Financing	:	Self BDT 320,000 (from existing business) 86% Required Investment BDT 50,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10 ft = 150 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Cow.▪ Average 100% gain on sale.▪ The business is operating by entrepreneur. Existing no Employee.▪ The Farm is own.▪ Collects goods from Donbari.▪ Agreed grace period is 3 months.

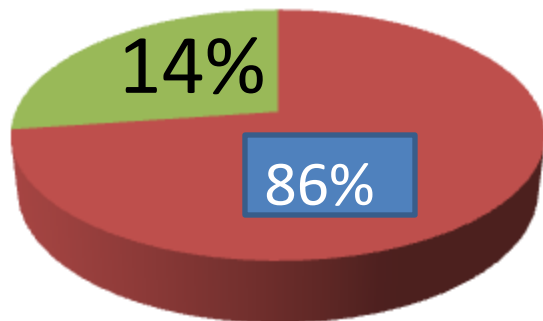
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	450	13,500	162,000
Total Sales (A)	450	13,500	162,000
Less. Variable Expense			
Milk			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Expense		7,000	84,000
Electricity Bill			
Mobile Bill			
Salary (self)			
Salary (staff)			
Transportation			
Entertainment			
Genaretor			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	2p	40,000	80,000	1p	50,000	50,000	130,000
Basure	6p	40,000	240,000				240,000
Total			320,000			50,000	370,000

Source of Finance



Entrepreneur
Investment:320,000
Investor Investment:50,000
Total Investment:370,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Milk	500	15,000	180,000	189,000
Total Sales (A)	500	15,000	180,000	189,000
Less. Variable Expense				
Milk	0	0	0	0
Total variable Expense(B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Expense		8,000	96,000	100,000
Electricity Bill		0	0	0
Mobile Bill		0	0	0
Salary (self)		0	0	0
Transportation		0	0	0
Entertainment		0	0	0
Genaretor		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		8,000	96,000	100,000
Net Profit (E) [C-D]		7,000	84,000	89,000
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	84,000	89,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		54,000
	Total Cash Inflow	134,000	143,000
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	54,000	113,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

