

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. RAIHAN UDDIN</b>
Age	:	18-11-1992 (25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Jogopara ,P.O: Pocamaria , P.S: Puthia, Dist: Rajshahi.
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. KOSIRUN BEGUM</b>
(iii) Father's name	:	<b>MD. DAYEM UDDIN</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthia, Centre # 12(Female), Member ID: 1139/8, Group No: 07 Member since: 04/09/2013 to (04Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 58,680
(v) Who pays GB loan installment	:	Fathers
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01735-931103
Father's Contact No.	:	01985-117570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOSIRUN BEGUM** joined Grameen Bank since 04 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>RAIHAN DAIRY FARM</b>
Location	:	Jogopara , Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
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>▪Daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	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>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity		100	1,200
Salary (self)		4,000	48,000
Straw, Bran, Medicine etc		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,700</b>	<b>32,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (2x100,000)	200,000	50,000	250,000
Calf (1X40,000)	40,000	-	40,000
<b>Total</b>	<b>240,000</b>	<b>50,000</b>	<b>290,000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	-	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Electricity		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Straw, Bran, Medicine etc		3,000	36,000	37,800	39,690
Mobile Bill		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>7,300</b>	<b>87,600</b>	<b>89,400</b>	<b>91,290</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>	<b>61,800</b>	<b>67,470</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	56,400	61,800	67,470
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	36,400	41,800
	<b>Total Cash Inflow</b>	<b>106,400</b>	<b>98,200</b>	<b>109,270</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>36,400</b>	<b>78,200</b>	<b>89,270</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





