

## Proposed NU Business Name: **RAFIKUL DAIRY FARM**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

|  |   |   |
|--|---|---|
| Name   | : | <b>Md. Rofecul Islam</b>  |
| Age  | : | 11-09-1982(34 Years)  |
| Education, till to date                          | : | Class Eight   |
| Marital status                                   | : | Married   |
| Children   | : | 01 Son 01 Daugther  |
| No. of siblings:                                 | : | 01 Brothers 4 Sister  |
| Address  | : | Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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>Most. Orion</b>  |
| (iii) Father's name                              | : | <b>Md. Abdul Chamad</b>   |
| (iv) GB member's info                            | : | Branch: Jhorgacha Bogra, Centre # 18(Female),<br>Member ID: 6911/1, Group No: 13<br>Member since: 05-01-1995( 22 Years)<br>First loan: BDT 15,000/- |
| Further Information:                             |   | Existing Loan: BDT 20,000/-, Outstanding loan: 9,440/-  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 07 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01722-570992  |
| Mother's Contact No.  | : | 01796-984943  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Obrion** joined Grameen Bank since 22 years ago. At first she took 15,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>RAFIKUL DAIRY FARM</b>  |
| Location  | : | Maddo Digalkandi, Veluerpara, Sonatala, Bogra.   |
| Total Investment in BDT                           | : | BDT 2,00,000/-   |
| Financing   | : | Self BDT 150,000/- (from existing business) 75%<br>Required Investment BDT 50,000/- (as equity) 25%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 20 ft x 15 ft= 200 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.</li><li>▪ Average gain on 80% sale.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is own.</li><li>▪ Collects goods from local market.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

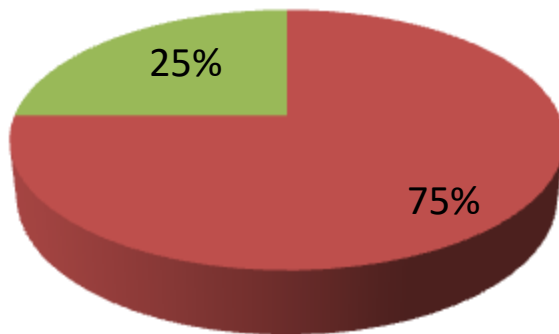
## Existing Business (BDT)

| Particular                                | Daily      | Monthly      | Yearly         |
|---|------------|--------------|----------------|
| <b>Revenue (sales)</b>                    |            |              |                |
| Milk production                           | 320        | 9,600        | 115,200        |
| <b>Total Sales (A)</b>                    | <b>320</b> | <b>9,600</b> | <b>115,200</b> |
| <b>Less. Variable Expense</b>             |            |              |                |
| Milk production                           | 64         | 1,920        | 23,040         |
| <b>Total variable Expense (B)</b>         | <b>64</b>  | <b>1,920</b> | <b>23,040</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>256</b> | <b>7,680</b> | <b>92,160</b>  |
| <b>Less. Fixed Expense</b>                |            |              |                |
| Electricity Bill                          |            | 250          | 3,000          |
| Salary (self)                             |            | 5,000        | 60,000         |
| Mobile Bill                               |            | 200          | 2,400          |
| <b>Non cash item</b>                      |            |              |                |
| Depreciation                              |            | 0            | 0              |
| <b>Total fixed Cost (D)</b>               |            | <b>5,450</b> | <b>65,400</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>2,230</b> | <b>26,760</b>  |

## Investment Breakdown

| Existing    |      |            |        | Proposed |            |        |          |
|-------------|------|------------|--------|----------|------------|--------|----------|
| Particulars | Qty. | Unit Price | Amount | Qty      | Unit Price | Amount | Proposed |
|             |      |            | (BDT)  |          |            | (BDT)  | Total    |
| Cow         | 2    | 40000      | 80,000 | 1        | 50,000     | 50,000 | 130,000  |
| Bull        | 1    | 50000      | 50,000 | 0        | 0          | 0      | 50,000   |
| Bokna       | 1    | 20000      | 20,000 | 0        | 0          | 0      | 20,000   |
| Total       | 4    | 110000     | 150000 | 1        | 50000      | 50000  | 200000   |

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

## Financial Projection (BDT)

| Particular                                | Daily      | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |                |                |
| Milk production                           | 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>             |            |               |                |                |                |
| Milk production                           | 80         | 2,400         | 28,800         | 30,240         | 31,752         |
| <b>Total variable Expense (B)</b>         | <b>80</b>  | <b>2,400</b>  | <b>28,800</b>  | <b>30,240</b>  | <b>31,752</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>320</b> | <b>9,600</b>  | <b>115,200</b> | <b>120,960</b> | <b>127,008</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |                |                |
| Electricity Bill                          |            | 250           | 3,000          | 3,000          | 3,000          |
| Salary (self)                             |            | 5,000         | 60,000         | 60,000         | 60,000         |
| Mobile Bill                               |            | 200           | 2,400          | 2,400          | 2,400          |
| <b>Non cash item</b>                      |            |               |                |                |                |
| Depreciation                              |            | 0             | 0              | 0              | 0              |
| <b>Total fixed Cost (D)</b>               |            | <b>5,450</b>  | <b>65,400</b>  | <b>65,400</b>  | <b>65,400</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>4,150</b>  | <b>49,800</b>  | <b>55,560</b>  | <b>61,608</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)

| SI #     | Particulars                                       | Year 1<br>(BDT) | Year 2 (BDT)  | Year 3<br>(BDT) |
|----------|---|-----------------|---------------|-----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                 |               |                 |
| 1.1      | Investment Infusion by Investor                   | 50,000          |               |                 |
| 1.2      | Net Profit  | 49,800          | 55,560        | 61,608          |
| 1.3      | Depreciation (Non cash item)                      | 0               | 0             | 0               |
| 1.4      | Opening Balance of Cash Surplus                   |                 | 29,800        | 65,360          |
|          | <b>Total Cash Inflow</b>                          | <b>99,800</b>   | <b>85,360</b> | <b>126,968</b>  |
| <b>2</b> | <b>Cash Outflow</b>                               |                 |               |                 |
| 2.1      | Purchase of Product                               | 50,000          | 0             | 0               |
| 2.2      | Payment of GB Loan                                | 0               | 0             | 0               |
| 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>29,800</b>   | <b>65,360</b> | <b>106,968</b>  |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 57Years  
Quality goods & services;  
Skill and experience; 7 Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkhandi, Veluerpara,  
Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

