

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



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Sonatala unit.Bogra  
Project verified by: Md. Mozaharul islam Sarker



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

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

Name	:	<b>MD. HUMAYUN KOBIR</b>
Age	:	10-03-1997 (20 Years)
Education, till to date	:	B.A(On Going)
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Nurarpatal ,P.O: Mohicharan hat ,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. Bilkis Begum</b>
(iii) Father's name	:	<b>Md. Mokbul Mia</b>
(iv) GB member's info	:	Branch: Digdaher Centre # 44(Female), Member ID: 4158/2, Group No: 03 Member since: 12-04-2010 (07Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 12520
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-284599
Mother's Contact No.	:	01799-084578
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Bilkis Begum** joined Grameen Bank since 07 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>RASEL DAIRY FARM</b>
Location	:	Nurarpatal, Mohicharan ,Sonatala, Bogra.
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Cow, Bull etc.</li><li>▪Average 80% gain on 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, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

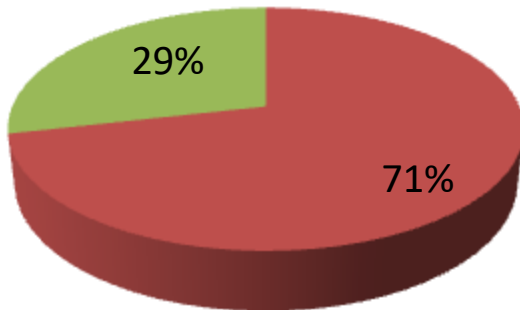
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	350	10,500	126,000
<b>Total Sales (A)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Variable Expense</b>			
Milk production	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Less. Fixed Expense</b>			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,100</b>	<b>37,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50000	100,000	1	50,000	50,000	150,000
Clave	1	25000	25,000	0	0	0	25,000
Total	<b>3</b>	<b>75000</b>	<b>125000</b>	<b>1</b>	<b>50000</b>	<b>50000</b>	<b>175000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- Total 175,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	450	13,500	162,000	170,100	178,605
<b>Total Sales (A)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Variable Expense</b>					
Milk production	90	2,700	32,400	34,020	35,721
<b>Total variable Expense (B)</b>	<b>90</b>	<b>2,700</b>	<b>32,400</b>	<b>34,020</b>	<b>35,721</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>	<b>136,080</b>	<b>142,884</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>	<b>63,600</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>	<b>72,480</b>	<b>79,284</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 (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	66,000	72,480	79,284
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,000	98,480
	<b>Total Cash Inflow</b>	<b>116,000</b>	<b>118,480</b>	<b>177,764</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>46,000</b>	<b>98,480</b>	<b>157,764</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience; 2 Years

## **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

