

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



Project identification and prepared by: Md. Moshir Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>RAKIB KHANDOKAR</b>
Age	:	03-03-1985(32Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill:south tajpur P.O ;TajpurP.S: Sirajdikhan,Dist.Munshigonj.
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>KHADIJA BEGUM</b>
(iii) Father's name	:	<b>KASEM KHANDOKA</b>
(iv) GB member's info	:	Branch: Rosuniya, Centre # 05(Female), Member ID: 2015, Group No: 03 Member since:05-05-1999-2007(08 Years) First loan: BDT 5,000/-                      Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 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.	:	01788-595568
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHADIJA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAKIB DAIRY FARM</b>
Location	:	South tajpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 425,000/-
Financing	:	Self BDT 325,000/- (from existing business)76 % Required Investment BDT 100,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

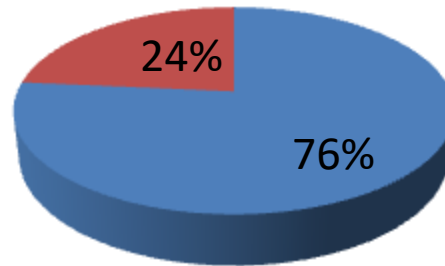
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
caw,milk,calf etc.	1,200	36,000	432,000
<b>Total Sales (A)</b>	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	840	25,200	302,400
<b>Total variable Expense (B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D)</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	6	50000	300000		2	50000	100,000	400,000
OX	1	25000	25000		0	0	0	25,000
<b>Total</b>			<b>325000</b>			<b>50000</b>	<b>100,000</b>	<b>425,000</b>

## Source of finance

■ Entrepreneur investment 325,000 ■ Investore investment 100,000 ■ Total investment 425,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	1,700	51,000	612,000	642,600	674,730
<b>Total Sales (A)</b>	1,700	51,000	612,000	642,600	674,730
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	1,190	35,700	428,400	449,820	472,311
<b>Total variable Expense (B)</b>	<b>1,190</b>	<b>35,700</b>	<b>428,400</b>	<b>449,820</b>	<b>472,311</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15,300</b>	<b>183,600</b>	<b>192,780</b>	<b>202,419</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,500</b>	<b>66,000</b>	<b>66,300</b>	<b>66,615</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>117,600</b>	<b>126,480</b>	<b>135,804</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	<b>117,600</b>	<b>126,480</b>	<b>135,804</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,600	164,080
	<b>Total Cash Inflow</b>	<b>217,600</b>	<b>204,080</b>	<b>299,884</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,600</b>	<b>164,080</b>	<b>259,884</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





