

## Proposed NU Business Name: **RATON DAIRY FIRM**



Project identification and prepared by: Md Saidullah,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD. RUHUL AMIN (RATON)</b>
Age	:	02-03-1995 (34 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	02 Duahgter
No. of siblings:	:	01 Sister
Address	:	Vill: Talora Munsipara, P.O: Talora, Thana: Dupchachia 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>LATE ROKEYA</b>
(iii) Father's name	:	<b>MD.ABDUS SUBHAN MOLLA</b>
(iv) GB member's info	:	Branch: Talora Dupchachia , Centre # 43(Female), Member ID: 6775, Group No: 10 Member since: 27-11-2003(09 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT Nil
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-583183
Mother's Contact No.	:	01918-394465
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA** joined Grameen Bank since 14 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATON DAIRY FIRM</b>
Location	:	Talora Munsipara, Dupchachia, Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 15 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

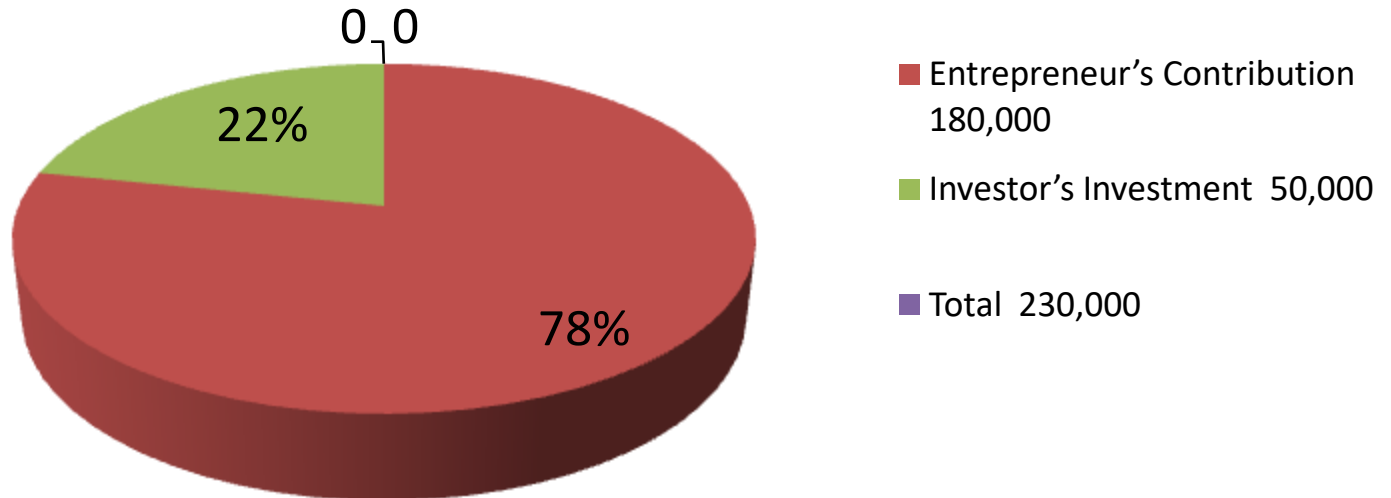
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Milk	100	3000	36000
<b>Total variable Expense (B)</b>	100	3000	36000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	108000
<b>Less Variable Expense</b>			
Electricity bill		100	1200
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,100	73200
<b>Net Profit (E)= [C-D]</b>		2,900	34800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	60,000	120000	1	50,000	50000	170000
Calf	2	30,000	60000	0	0	0	60000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>180,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>230000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Milk	150	4500	54000	56700	59535
<b>Total variable Expense (B)</b>	150	4500	54000	56700	59535
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000	170100	178605
<b>Less Variable Expense</b>				0	0
Electricity bill		200	2400	2520	2646
Transportation		600	7200	7560	7938
Salary (self)		5000	60000	63000	66150
Entertainment		400	4800	5040	5292
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,500	78000	81900	85995
<b>Net Profit (E)= [C-D]</b>		7,000	84000	88200	92610
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84000	88200	92610
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		64,000	132,200
	<b>Total Cash Inflow</b>	<b>134,000</b>	<b>152,200</b>	<b>224,810</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,000</b>	<b>132200</b>	<b>204810</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Talora Munsipara,  
Dupchachia, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

