

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



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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



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

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

Name	:	<b>YESMIN AKTER</b>
Age	:	20-07-1986 (31 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	03 Child
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill: Ulail, P.O: Aouna P.S: Nawabgonj, Dist: Dhaka.
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>NURBAN BEGUM</b>
(iii) Father's name	:	<b>SUKUR ALI</b>
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 45 (Female), Member ID: 3401, Group No: 05 Member since: 15-01-1999 (08 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 15,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-795324
Family's Contact No.	:	01703-495856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURBAN BEGUM** joined Grameen Bank since 18 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATNA DAIRY FARM</b>
Location	:	Ulail, Nawabgonj
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 76% <b>Required Investment BDT 50,000/- (as equity) 24%</b>
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
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 Cow, calf 02 in his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

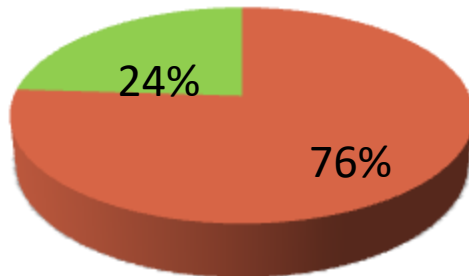
Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
(Milk6x70)	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	2000	24000
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	0	10600	127200
Less Fixed Expense			
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Gard		0	0
Generator		0	0
Rent		0	0
Mobil Bill		100	1200
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		5000	60000

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	50,000	50,000	1,00,000
Calf	2	40,000	80,000				80,000
<b>Total</b>			<b>1,60,000</b>			<b>50,000</b>	<b>2,10,000</b>

## Source of Finance

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- Entrepreneur's Contribution's :- 1,60,000
- Investor Investment's :- 50,000
- Total :- 2,10,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
(Milk 8x70)	560	16800	201600	211680	222264
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>560</b>	<b>16800</b>	<b>201600</b>	<b>211680</b>	<b>222264</b>
<b>Less Variable Expense (B)</b>					
Food	0	3000	36000	37800	39690
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>13800</b>	<b>165600</b>	<b>173880</b>	<b>182574</b>
<b>Less Fixed Expense</b>					
Electric Bill		0	0	300	600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Rent		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>76800</b>	<b>209200</b>	<b>1793600</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		68800	142040
	<b>Total Cash Inflow</b>	<b>138,800</b>	<b>162,040</b>	<b>239,942</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.	20000	20000	20000
	<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>68,800</b>	<b>142,040</b>	<b>219,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:  
Patiljhap, Nawabganj, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE