

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKMOTULLAH
Age	:	22-10-1989(28 Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	03 daughters
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill:ramananda P.O ;Latabdi P.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	:	RAJIMON
(iii) Father's name	:	MD.MUNSUR ALI
(iv) GB member's info	:	Branch: Imamgonj Centre # 10(Female), Member ID: 1865, Group No: 02 Member since:10-05-2005-2012(7Years) First loan: BDT 2,000/- 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	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-844930
Family's Contact No.	:	01968-834539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIMON joined Grameen Bank since 08 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	:	RAKMOTULLAH DAIRY FARM
Location	:	Ramanada,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business)50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	6 ft x 6 ft= 36 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow, calf,milk,etc.▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The farm is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

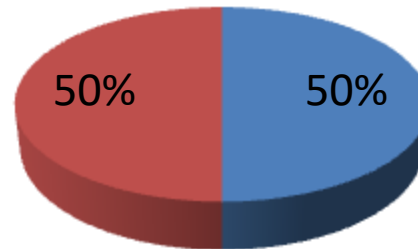
Particular	03 Monthly	Yearly
Revenue (sales)		
cow, calf,milk,etc.	60,000	240,000
Total Sales (A)	60,000	240,000
Less. Variable Expense		
cow, calf,milk,etc.	30,000	120,000
Total variable Expense (B)	30,000	120,000
Contribution Margin (CM) [C=(A-B)	30,000	120,000
Less. Fixed Expense		
Salary(self)	12000	48,000
Mobile bill	300	1,200
Total fixed Cost (D)	12300	49,200
Net Profit (E) [C-D]	17,700	80,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	1	50000	50000		1	50000	50,000	100,000
Total			50000			50000	50,000	100,000

Source of finance

■ Entrepreneur investment 50,000 ■ Investore investment 50,000 ■ Total investment 100,000



Financial Projection (BDT)

Particular	3 Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)				
cow, calf,milk,etc.	90,000	360,000	378,000	396,900
Total Sales (A)	90,000	360,000	378,000	396,900
Less. Variable Expense				
cow, calf,milk,etc.	45,000	180,000	189,000	198,450
Total variable Expense (B)	45,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	45,000	180,000	189,000	198,450
Less. Fixed Expense				
Salary (self)	4,000	16,000	16,000	16,000
Mobile bill	100	400	420	441
Non Cash Item				
Depreciation	0	0	0	0
Total Fixed Cost	4,100	16,400	16,420	16,441
Net Profit (E) [C-D]	40,900	163,600	172,580	182,009
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	163,600	172,580	182,009
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		143,600	296,180
	Total Cash Inflow	213,600	316,180	478,189
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	143,600	296,180	458,189

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest



