


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



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Project verified by: Md. Shamsul Arefin


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	RIFAT SHEIKH
Age	:	05-01-1998(19Years)
Education, till to date	:	Class x
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother 02 sister
Address	:	Vill: West rosuniya, P.O ;rosuniya, 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	:	SALMA BEGUM
(iii) Father's name	:	JOLIL SHEIKH
(iv) GB member's info	:	Branch: Imamgonj, Centre # 01(Female), Member ID: 4665, Group No: 7 Member since;05-01-1997(20Years) First loan: BDT 5,000/- Existing loan :40,000/- Outstanding loan: Nil
Further Information:		
(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	:	03 years of business experience. : 03 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.	:	01828-114039
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

SALMA BEGUM joined Grameen Bank since 20 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	:	RIFAT DAIRY FARM
Location	:	West rosuniya, Munshigonj.
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 270,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 6 ft= 60 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, MILK, CALF▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The sop is WON.▪Collects goods from south raggamaliya.▪Agreed grace period is 3 months.

Existing Business (BDT)

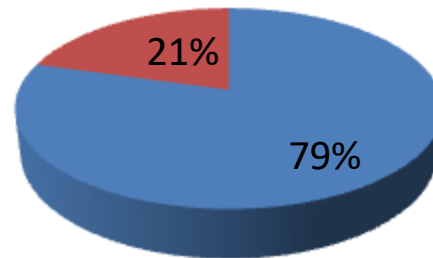
Particular	Daily	Monthly	Yearly
Revenue (sales)			
COW, MILK, CALF	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
COW, MILK, CALF	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		2,400	28,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	3	80000	240000		1	70000	70,000	310,000
calf	1	30000	30000		0	0	0	30,000
Total			270000			70000	70,000	340,000

Source of finance

■ Entrepreneur investment 270,000 ■ Investore investment 70,000 ■ Total investment 340,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
COW, MILK, CALF	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
COW, MILK, CALF	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D)		6,900	82,800	89,940	97,437
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	82,800	89,940	97,437
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,800	116,740
	Total Cash Inflow	152,800	144,740	214,177
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	54,800	116,740	186,177

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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



