



Proposed NU Business Name : **rakun dairy farm**

Business Category : **Fisheries & Animal Husbandry ,
Dairy Farm**



Business Proposal Identified & Prepared by : **Shahazad Hossain, Unit Incharge Dhonbari,
Tangail,Zone 01.**

Business Proposal Verified by : **N/A**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: md.rakanuzzaman Vill: Islampur , Union: Dhanbari, District: Tangail
Age	: 22 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 2 (Two) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: mst.ranu bagum
(iii) Father's name	: md.abdul.aziz
(iv) GB member's info	: Branch: Chalas Madhupur, Donbari, Centre # 66 Loan no.: 6318/1, Member since 03 January 1995 Existing loan: Tk. 40,000 Outstanding loan: Tk. 21,500
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 120,000 (One Lac Twenty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 12,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01987895819
NU's NID/Birth Certificate No.	:	19969322503003964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- mst.ranu bagum is a GB member since 03 January 1995, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>rakun dairy farm</i>
Address/ Location	:	chatuey
Total Investment Required in BDT	:	Tk. 270,000
Financing	:	Self Tk. 200,000 Required Investment Tk. 70,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 25%
(ii) Estimated % of proposed gross profit margin	:	From Product 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	50,000	1,500,000	18,000,000
Total Sales/commission (A)	50,000	1,500,000	18,000,000
Less: Cost of Sales			
Cost of Product(s)	37,500	1,125,000	13,500,000
Total Cost of Sales and Services (B)	37,500	1,125,000	13,500,000
Gross Profit (C) [C=(A-B)]	12,500	375,000	4,500,000
Less: Operating Cost			
Electricity Bill		250	3,000
TRANSPORT		500	6,000
SALLERY WON		5,000	60,000
ENTERTAINEMENT		500	6,000
MOBIL BILL		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		6,550	78,600
Net Profit (C-D)		368,450	4,421,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cow, Ox, food etc.)	Investment in products (Cow etc.)	200,000	70,000	270,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		200,000	70,000	270,000

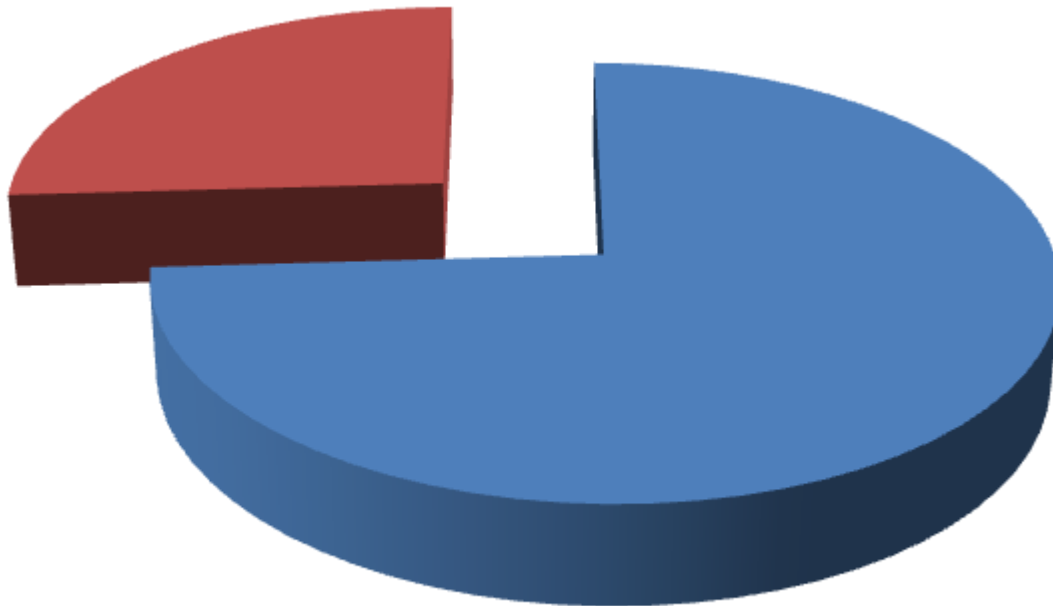
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 200,000 (74%)

■ GSSB's Investment BDT 70,000 (26%)

■ Total Capital BDT 270,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	1,833	54,990	659,880	1,925	57,750	693,000	2,021	60,630	727,560
Total Sales/commission (A)	1,833	54,990	659,880	1,925	57,750	693,000	2,021	60,630	727,560
Less: Cost of Sales									
Estimated cost of Product(s)	1,375	41,250	495,000	1,444	43,320	519,840	1,516	45,480	545,760
Est. Total Cost of Sales and Services (B)	1,375	41,250	495,000	1,444	43,320	519,840	1,516	45,480	545,760
Gross Profit (C) [C=(A-B)]	458	13,740	164,880	481	14,430	173,160	505	15,150	181,800
Less: Operating Cost									
Electricity Bill		250	3,000		275	3,300		303	3,636
TRANSPORT		500	6,000		550	6,600		605	7,260
SALLERY WON		5,000	60,000		5,500	66,000		6,050	72,600
ENTERTAINEMENT		500	6,000		550	6,600		605	7,260
MOBIL BILL		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		424	3,816		424	5,088		424	5,096
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		7,174	84,816		7,849	94,188		8,592	103,112
Net Profit (C-D)		6,566	80,064		6,581	78,972		6,558	78,688
Retained Income			80,064			159,036			237,724

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	70000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	83880	83934	83741
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	60975	114369
	Total Cash Inflow	153880	144909	198110
2.0	Cash Outflow			
2.1	Product Purchase	70000		
2.2	Investment Payback Including Ownership Transfer Fee	22905	30540	30555
	Total Cash Outflow	92905	30540	30555
3.0	Total Cash Surplus	60975	114369	167555

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

- Communication problem;

OPPORTUNITIES

- Increasing demand;

THREATS

- Theft;

Pictures







