

Proposed NU Business Name: **RAKEYA DAIRY FIRM**



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.Abdur Razzak
Age	:	03-04-1988 (29 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	04 Bothers & 01 Sister
Address	:	Vill: Bathai, P.O: Kazipara, Thana: Kahalu, 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	:	MST. ROWSHANARA
(iii) Father's name	:	MD.AKBAR ALI
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 34(Female), Member ID: 3133/1, Group No: 03 Member since: 30-02-1998(06 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT: 15,000, 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	:	06 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.	:	01776-226752
Mother's Contact No.	:	01722-785410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROWSHANARA joined Grameen Bank since 05 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKEYA DAIRY FIRM
Location	:	Bathai, Paglapir, Kahalu
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 115,000/-(from existing business) 62% Required Investment BDT 70,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

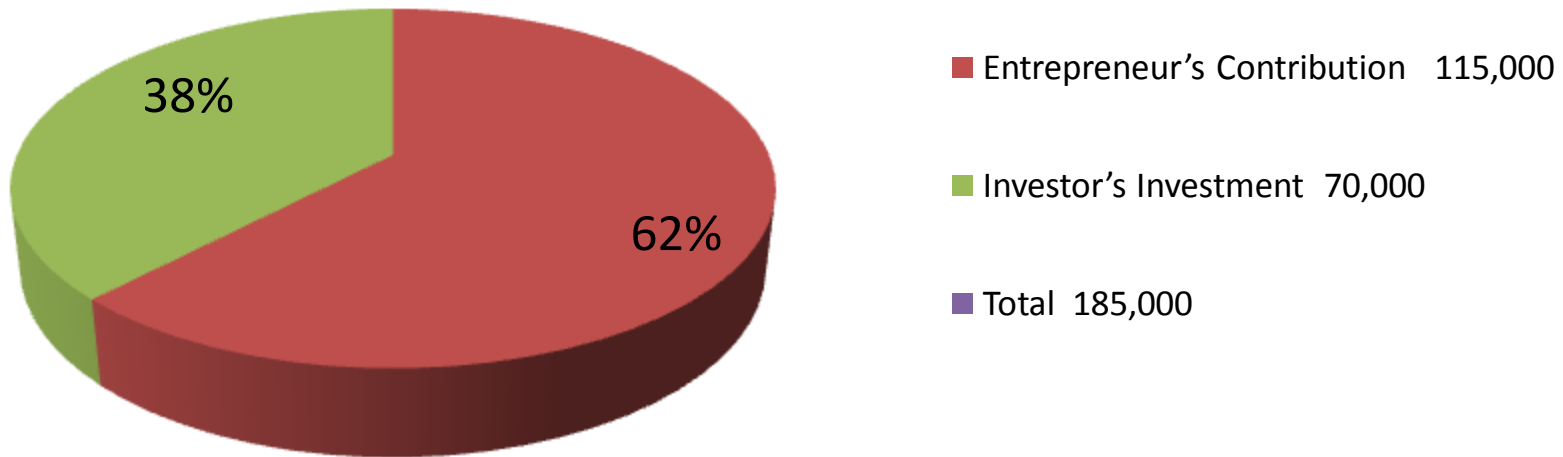
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
Milk	90	2700	32400
Total variable Expense (B)	90	2700	32400
Contribution Margin (CM) [C=(A-B)]	210	6300	75600
Less Variable Expense			
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Mobile bill		100	1200
Total fixed cost (D)		5,400	64800
Net Profit (E)= [C-D]		900	10800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian) Red	1	55,000	55000	1	70,000	70000	125000
Cow(Australian)Black	1	60,000	60000	0	0	0	60000
Total	2	0	115,000	1	0	70,000	185000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less Variable Expense				0	0
Milk	180	5400	64800	68040	71442
Total variable Expense (B)	180	5400	64800	68040	71442
Contribution Margin (CM) [C=(A-B)]	420	12600	151200	158760	166698
Less Variable Expense				0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		5,800	69600	73080	76734
Net Profit (E)= [C-D]		6,800	81600	85680	89964
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	81600	85680	89964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53,600	111,280
	Total Cash Inflow	151,600	139,280	201,244
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	28000	28000
3	Net Cash Surplus	53,600	111280	173244

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 06 Years
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

Pictures









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FAMILY PICTURE

