

## Proposed NU Business Name: **RITA DAIRY FARM**



Project identification and prepared by: Md :Hafizur Rahman  
Mawna Unit,Gajipur

Project verified by: Siddiqur Rahman



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

Name	:	<b>KHOBUR UDDIN</b>
Age	:	02-12-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Singdhege,P.O:Sout Brotopa P.S: Sreepur Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>NOBIRON</b>
(iii) Father's name	:	<b>LET: AZMOT ALI</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 12(Female), Member ID: 1326/1, Group No: 01 Member since: 02-03-2007 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: 50,000 Outstanding loan: 37,900
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-399420
Family's Contact No.	:	01938-363108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NOBIRON** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing

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## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RITA DAIRY FARM</b>
Location	:	Singdegi, South Baratopa, Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 09 ft= 198 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ he has 3 cow and 2 ox in her farm.</li><li>▪ Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects goods from Soling more.</li><li>▪ Agreed grace period is 3 months.</li></ul>

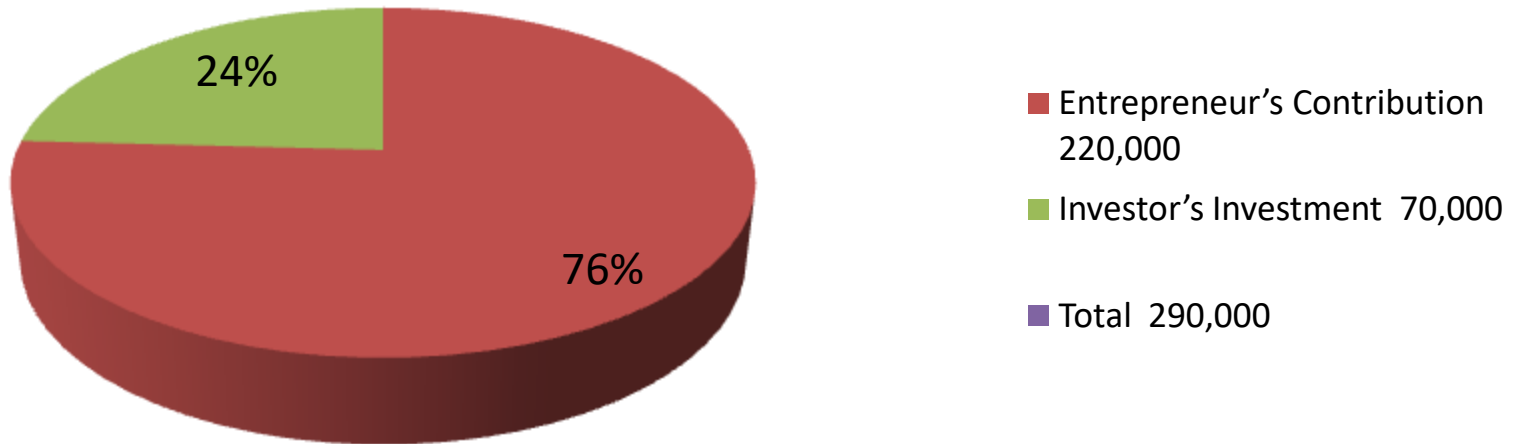
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	130	3,900	46,800
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>370</b>	<b>11,100</b>	<b>133,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		3,00	3600
Salary (self)		5,000	60,000
Transportation		2,00	2400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	40000	120,000	1	70000	70,000	190,000
ox	2	50000	100,000	0	0	0	100,000
<b>Total</b>	<b>3</b>		<b>220,000</b>	<b>1</b>		<b>70,000</b>	<b>290,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>300,000</b>	<b>313,500</b>	<b>327,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>530</b>	<b>15,900</b>	<b>220,800</b>	<b>230,340</b>	<b>240,357</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		400	4800	5,000	5,200
Salary (self)		5,000	60,000	60,000	60,000
Transportation		400	1,200	1,500	1,800
<b>Total Fixed Cost</b>		<b>5,800</b>	4800	5,000	5,200
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,21,600</b>	<b>1,22,000</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	1,21,200	1,21,600	1,22,000
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		55,300	1,48,900
	<b>Total Cash Inflow</b>	<b>1,91,200</b>	<b>1,76,900</b>	<b>2,70,900</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	37,900		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>1,35,900</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>55,300</b>	<b>1,48,900</b>	<b>2,42,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















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# FAMILY PICTURE

