

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



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Nawabgonj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Ramij Khan</b>
Age	:	09-04-1997 (19 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Ulail, P.O: Aouna. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RAMIJA BEGUM</b>
(iii) Father's name	:	<b>ABDUR RAJJAK</b>
(iv) GB member's info	:	Branch:Shollah, Centre # 17 (Female), Member ID: 1738, Group No: 02 Member since: 01-01-1998 (16 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 40,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	By birth years experience in running business. By birth 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706-215604
Family's Contact No.	:	01752-154921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAMIJA BEGUM** joined Grameen Bank since 16 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	:	<b>RAMIJ DAIRY FARM</b>
Location	:	Ulail, Nawabgonj
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 cow,1 ox and 1 calf in his farm.</li><li>▪Average Daily milk production is 10 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

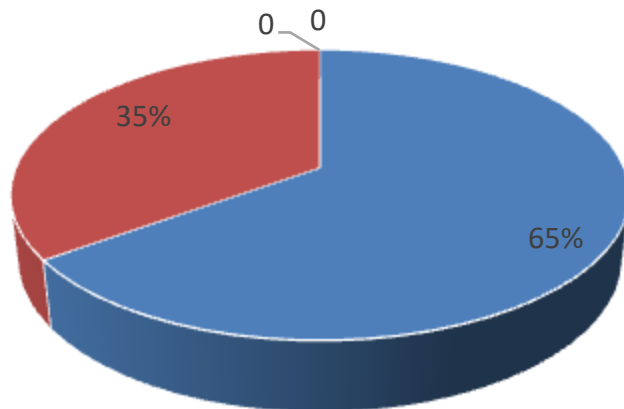
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (12 x 60)	720	21,600	2,59,200
<b>Total Sales (A)</b>	<b>720</b>	<b>21,600</b>	<b>2,59,200</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	300	9,000	1,08,000
<b>Total variable Expense (B)</b>	<b>420</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	6,000
Salary (self)		5,000	60,000
Electricity Bill		0	6,000
Transportation		500	12,000
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	80,000	80,000	1,60,000
Ox	1	40,000	40,000				40,000
Calf	1	30,000	30,000	0	0	0	30,000
<b>Total</b>	<b>3</b>		<b>1,50,000</b>	<b>1</b>		<b>80,000</b>	<b>2,30,000</b>

## Source of Finance



- Entrepreneur's Contribution- 1,50,000/-
- Investor's Investment- 80,000/-
- Total- 2,30,000/-

■ Entrepreneur's Contribution-65%   ■ Investor's Investment-35%

## Financial Projection (BDT)

Particular	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk (16x 70)	1,120	33,600	4,03,200	4,23,360	4,44,528,
Calf Sale			70,000	1,00,000	1,500,000
<b>Total Sales (A)</b>	<b>1,120</b>	<b>33,600</b>	<b>4,73,200</b>	<b>5,23,360</b>	<b>5,94,528</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	500	15,000	1,80,000	1,89,000	1,98,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>	<b>1,89,000</b>	<b>1,98,450</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>620</b>	<b>18,600</b>	<b>2,23,200</b>	<b>2,34,360</b>	<b>2,46,078</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
Trasportation		1,000	12,000	13,000	13,000
<b>Total Fixed Cost</b>		<b>6,600</b>	<b>79,200</b>	<b>80,600</b>	<b>80,600</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>1,44,000</b>	<b>1,53,760</b>	<b>1,65,478</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	1,44,000	1,53,760	1,65,478
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,12,000	2,33,760
	<b>Total Cash Inflow</b>	<b>2,24,000</b>	<b>2,65,760</b>	<b>3,92,238</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,12,000</b>	<b>2,33,760</b>	<b>3,96,038</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Ulail, Nawabganj, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

