

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



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Project verified by: Md. Mozaharul islam Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Most Rokeya khatun
Age	:	17-05-1991 (26 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Telehata, P.O: Sukhanpukur, P.S: Gabtoli , 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	:	Most Dolena Bebi
(iii) Father's name	:	Md Dulo Shakh
(iv) GB member's info	:	Branch: Sonarai, Gobtali, Centre # 47(Female), Member ID: 10377, Group No: 08 Member since: 29-10-2013(04Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 26,040
(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	:	05 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.	:	01750-414280
Mother's Contact No.	:	01773-864615
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Dolena bebi joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROKEYA DAIRY FARM
Location	:	Telehata,sukhanpukur, Gobtali, Bogra.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity) 29%
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; Caw, bull etc.▪Average 70% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

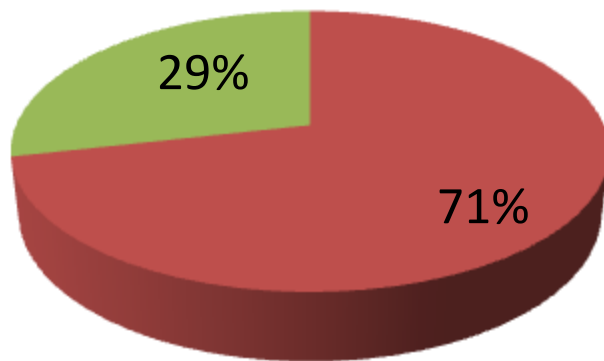
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	90	2,700	32,400
Total variable Expense (B)	90	2,700	32,400
Contribution Margin (CM) [C=(A-B)]	210	6,300	75,600
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		800	9,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	60,000	60,000	130,000
Bull	1	80000	80,000	0	0	0	80,000
Total	4	1	150000	1	60000	60000	210000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- **Total 210,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		5,000	60,000	66,300	72,915
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	60,000	66,300	72,915
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		36,000	78,300
	Total Cash Inflow	120,000	102,300	151,215
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	36,000	78,300	127,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience; 05Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Telehata, Gabtoli, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

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Pictures



17/04/2017



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Family Picture

