

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



Project identification and prepared by: Md Majnu Hossen,
Sherpur Unit, Bogra.

Project verified by: MD. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.REZAUL ISLAM
Age	:	09-11-1985(32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill:Shibpur,P.O:Khamarkaddi,P.S: Sherpur, 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	:	
(iii) Father's name	:	MOST. SAKINA BIBI
(iv) GB member's info	:	LET. BAZLUR RAHMAN Branch:Amrul,Shajahanpur,Centre # 18(Female), Member ID: 1786, Group No: 05 Member since:10-12-2002(15 Year)
Further Information:	:	
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 20,000, Outstanding loan: 5,357/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-989124
Mother's Contact No.	:	01737-094717
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAKINA BIBI joined Grameen Bank since 15 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	:	RAJONI DAIRY FARM
Location	:	Shibpur, RDA, Sherpur.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 240,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

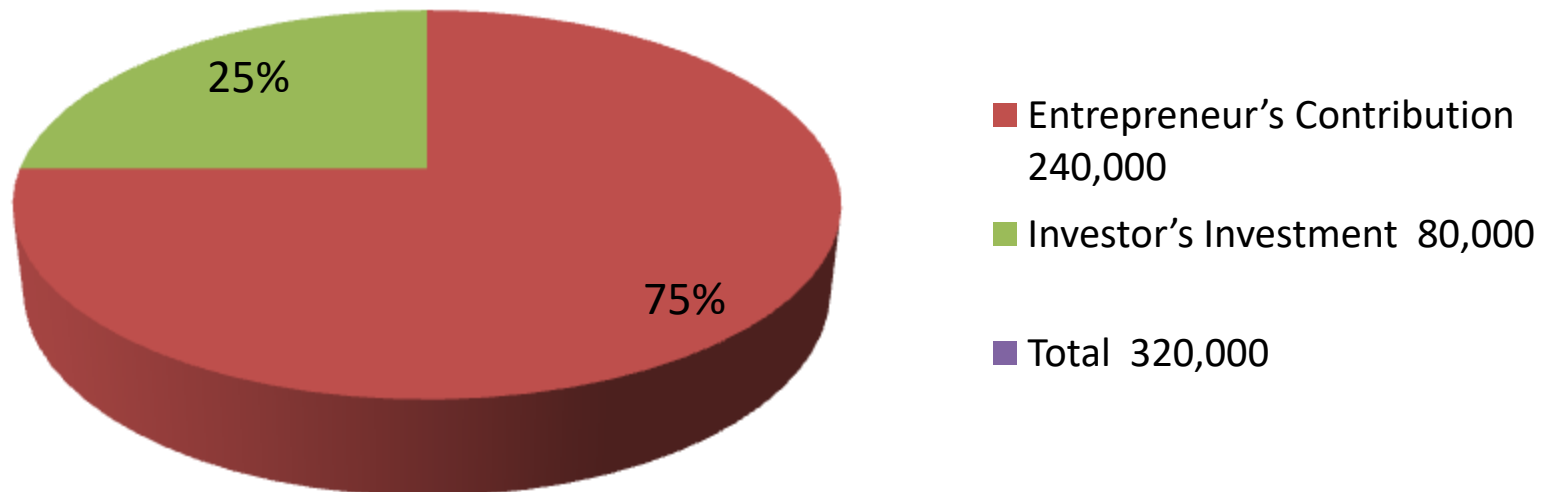
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		300	3,600
Feed & Medicine		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chors Cow	3	70,000	210,000	1	80,000	80,000	280,000
Dashi Cow	1	30,000	30,000				30,000
Total	4		240,000	1		80,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Feed & Medicine	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Feed & Medicine		5000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		10,200	122,400	122,400	122,400
Net Profit (E) [C-D]		13,800	165,600	180,000	195,120
Investment Payback			32,000	32,000	32,000

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

SI #	<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	80,000		
1.2	Net Profit	165,600	180,000	195,120
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	133,600	281,600
	Total Cash Inflow	245,600	313,600	476,720
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	133,600	281,600	444,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01, Family: 0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shibpur, RDA, Sherpur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE