

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



Project identification and prepared by: Md. Anowar Hossain, Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. RUBEL MIYA</b>
Age	:	15-10-1987 (30 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill:Hathibanda, P.O: Mohasthan, P.S: Shibgong , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ANJUARA BEGUM</b>
(iii) Father's name	:	<b>MD.TOFAZZOL HOSSEN</b>
(iv) GB member's info	:	Branch: Gokul , Centre # 60 (Female), Member ID:4914/1 , Group No: 04 Member since: 10 / 03/2002 ( 09Years) First loan: BDT 5,000 /- Existing Loan: BDT 15,000 /- Outstanding loan: BDT Nill /-
Further Information:		
(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	:	08 years experience in running business. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-514374
Family's Contact No.	:	017
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANJUARA BEGUM** joined Grameen Bank since 09 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>RIFA DAIRY FARM</b>
Location	:	Hathibanda, P.S: Shibgong, Dist: Bogra
Total Investment in BDT	:	BDT 260,000 /-
Financing	:	Self BDT 200,000 /- (from existing business) 23 % Required Investment BDT 60,000 /- (as equity) 77 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Milk Sales etc.</li> <li>▪Average 70 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 02 labor.</li> <li>▪After getting equity fund 03 labor will be appointed.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

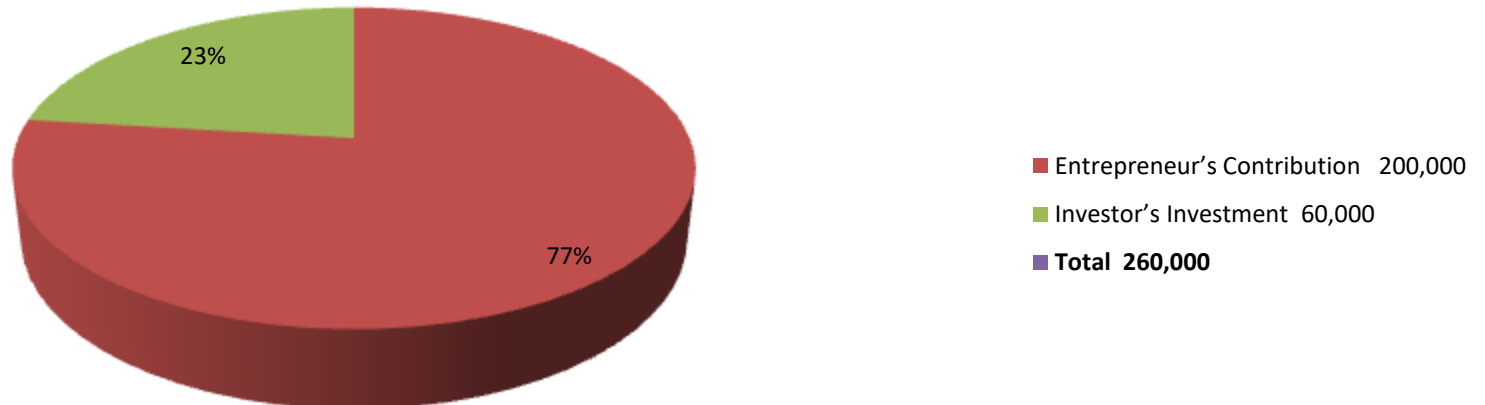
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Milk production	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>730</b>	<b>21,900</b>	<b>262,800</b>
<b>Less. Fixed Expense</b>			
House rant			0
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment			0
Guard			0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>15,700</b>	<b>188,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	80,000	160,000	1	60,000	60,000	220,000
Haifer	2	20,000	40,000	0	0	0	40,000
Total	<b>4</b>	<b>100000</b>	<b>200000</b>	<b>1</b>	<b>60000</b>	<b>60000</b>	<b>260000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	1,200	36,000	432,000	453,600	476,280
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Variable Expense</b>					
Milk production	360	10,800	129,600	136,080	142,884
<b>Total variable Expense (B)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>	<b>136,080</b>	<b>142,884</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>	<b>317,520</b>	<b>333,396</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>15,700</b>	<b>188,400</b>	<b>188,400</b>	<b>188,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>	<b>129,120</b>	<b>144,996</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	176,400	198,000	220,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		152,400	330,400
	<b>Total Cash Inflow</b>	<b>236,400</b>	<b>350,400</b>	<b>551,080</b>
<b>2</b>	<b>Cash Outflow</b>			
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	20,000	20,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>152,400</b>	<b>330,400</b>	

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Hathibanda, Shibgong,  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

