

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



Project identification and prepared by: Md . Anowar Hossain,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIKUL ISLAM
Age	:	01-10-1983(33Years)
Marital status	:	Married
Education,till to day	:	B.A (Pass)
Children	:	Nil
No. of siblings:	:	04 Sisters.
Address	:	Vill: Duakola P.O GokulP.S: Bogra Sharar 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	:	MST .SOFURA BEGUM <input type="checkbox"/>
(iii) Husband's name	:	MD.SHAJAHAN ALI
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 07(Female), Member ID:1343 Group No: 1 Member since: 10-04-1998(19Years) First loan: BDT 5,000 /-, Existing loan: BDT 15,000/- Outstanding loan:12,750
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	:	07 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-822763
Father's Contact No.	:	01763-995375
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOFURA BEGUM joined Grameen Bank since 19 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

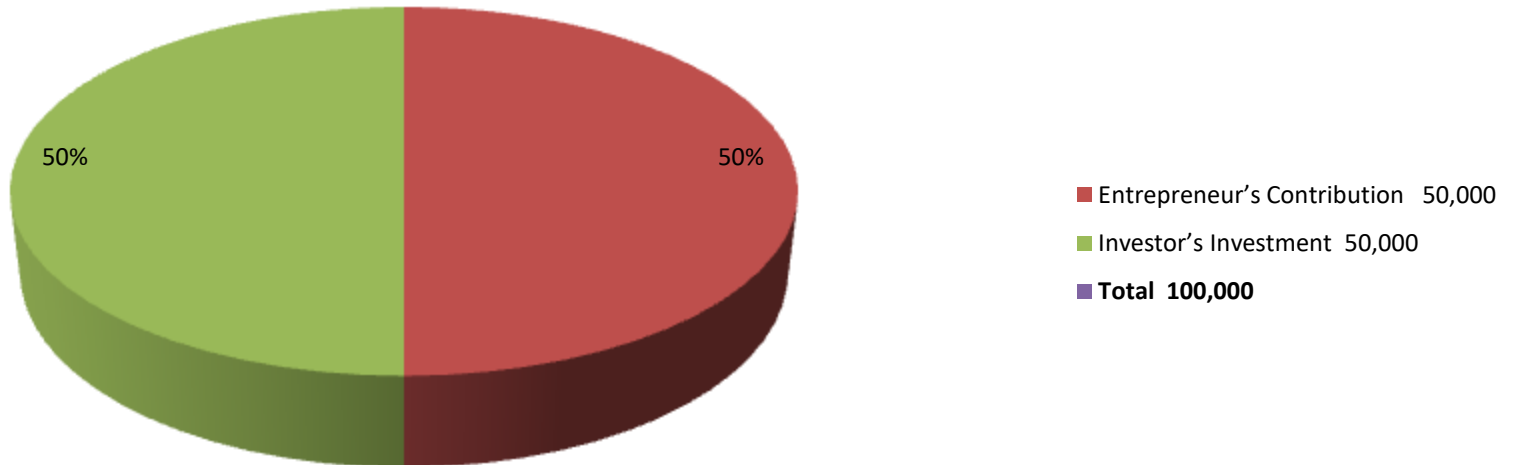
Business Name	:	MARUFA DAIRY FARM
Location	:	: Asokolo Ghasua para ,Bogra.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 130,000/- (from existing business) 50 % Required Investment BDT 60,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	9,900	118,800
Less. Fixed Expense			
House rant			0
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment			0
Guard			0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Haifer	3	30,000	90,000	1	60,000	60,000	150,000
Bllu	1	40,000	40,000	0	0	0	40,000
	0	0	0	0	0	0	0
		0	0	0	0	0	0
			0			0	0
			0			0	0
			0			0	0
Security	0	0	0	0	0	0	0
Total	4	70000	130000	1	60000	60000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	70	2,100	25,200	26,460	27,783
Total variable Expense (B)	70	2,100	25,200	26,460	27,783
Contribution Margin (CM) [C=(A-B)]	420	15,900	190,800	200,340	210,357
Less. Fixed Expense					
House rant			0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard			0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		10,100	121,200	130,740	140,757

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	121,200	130,740	140,757
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,200	203,940
	Total Cash Inflow	181,200	227,940	344,697
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	97,200	203,940	

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

