

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



Project identification and prepared by: Md. Delwer Hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST. RABIYA KHATUN</b>
Age	:	15/10/1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother
Address	:	Vill: Rayed, P.O: Rayed-1743, P.S: Kapashia, Dist: Gazipur.
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>MST. HAMIDA KHATUN</b>
(iii) Father's name	:	<b>BADAL MIA</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7595, Group No: 08 Member since: 25/01/2002 to 2012 (10 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nil
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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-355827
Family's Contact No.	:	01770-297678
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HAMIDA KHATUN** joined Grameen Bank since 10 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RABIYA DAIRY FARM</b>
Location	:	Rayed, Amraid.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 08ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪She has one cow, three oxes, one calf in her farm.</li><li>▪Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Amraid Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

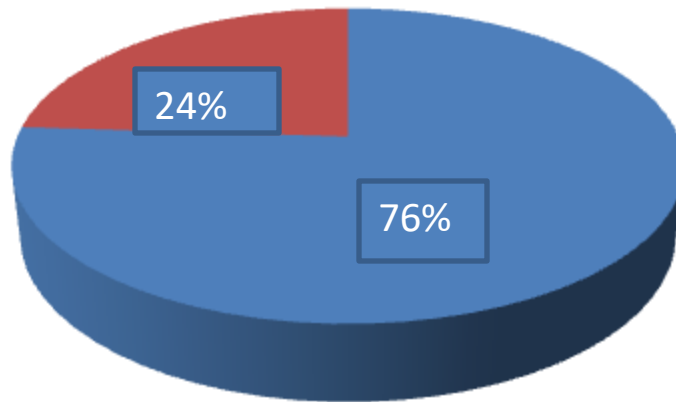
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	1,72,800
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>1,72,800</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</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>			
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,150</b>	<b>61,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,450</b>	<b>89,400</b>

## Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	70,000	70,000	120,000
Ox	3	50,000	150,000				150,000
Calf	1	20,000	20,000				20,000
<b>Total</b>	<b>5</b>		<b>220,000</b>	<b>1</b>		<b>70,000</b>	<b>290,000</b>

## Source of Finance



- Entrepreneur's Contribution- 220,000
- Investor's Investment- 70,000
- Total Investment-290,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 13 litre x 60/- per litre)	780	23,400	2,80,800	2,94,840	3,09,582
<b>Total Sales (A)</b>	<b>780</b>	<b>23,400</b>	<b>2,80,800</b>	<b>2,94,840</b>	<b>3,09,582</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>2,30,400</b>	<b>2,41,920</b>	<b>2,54,016</b>
<b>Less. Fixed Expense</b>					
Transportation		1000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,500</b>	<b>78,000</b>	<b>79,460</b>	<b>80,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,700</b>	<b>1,52,400</b>	<b>1,62,460</b>	<b>1,73,216</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	1,52,400	1,62,460	1,73,216
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,400	2,58,860
	<b>Total Cash Inflow</b>	<b>2,22,400</b>	<b>2,86,860</b>	<b>4,32,076</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,24,400</b>	<b>2,58,860</b>	<b>4,04,076</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



গ্রামীণ শক্তি  
সামর্থ্য সূচনা

# গ্রামীণ শক্তি সামর্থ্য

## প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: রাবিয়া খেইরা খন্দকার  
ইউনিটের নাম: বাগমতিয়া, সাতুলিয়া প্রকল্প প্রস্তাব  
উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: হোদা: রাবিয়া খাতুন

বয়স: ২০

জন্ম তারিখ: ১৫/০০/১৯৯৭

শিক্ষাগত যোগ্যতা: বি.এ. এম. বি

বৈবাহিক অবস্থা: বিবাহিত







# FAMILY PICTURE

