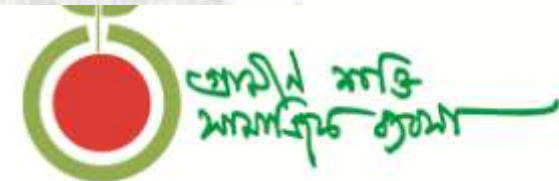


## Proposed NU Business Name: **RASEL DAIRY FARM**



Project identification and prepared by: Monoj kumar sarkar  
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

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

Name	:	<b>MD. RASEL RANA</b>
Age	:	04-02-1999(18 Years )
Education, till to date	:	H.s.c
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Meramotpur, P.O: Poranpur, P.S: Baga, Dist: Rajshahi
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. BEGUM</b>
(iii) Father's name	:	<b>MD. MAJEDUL HAQE</b>
(iv) GB member's info	:	Branch: Charghat, Centre # 42/m (Female), Member ID: 10294, Group No: 10 Member since: 3-10-2008 to 25-4-14 New 8-04-16(07Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 12,910
(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	:	Auto Business
Other Own/Family Sources of Liabilities	:	<b>Agriculture</b>
Entrepreneur Contact No.	:	01788-162857
Father's Contact No.	:	01760-640558
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEGUM** joined Grameen Bank since 07 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	:	<b>RASEL DAIRY FARM</b>
Location	:	Meramotpur, Baga,Rajshahi .
Total Investment in BDT	:	BDT- 100,000/-
Financing	:	Self BDT -50,000/-(from existing business)50% Required Investment BDT- 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Milk sale.</li></ul> The business is operating by entrepreneur. Existing no employee. <ul style="list-style-type: none"><li>▪The farm is own.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

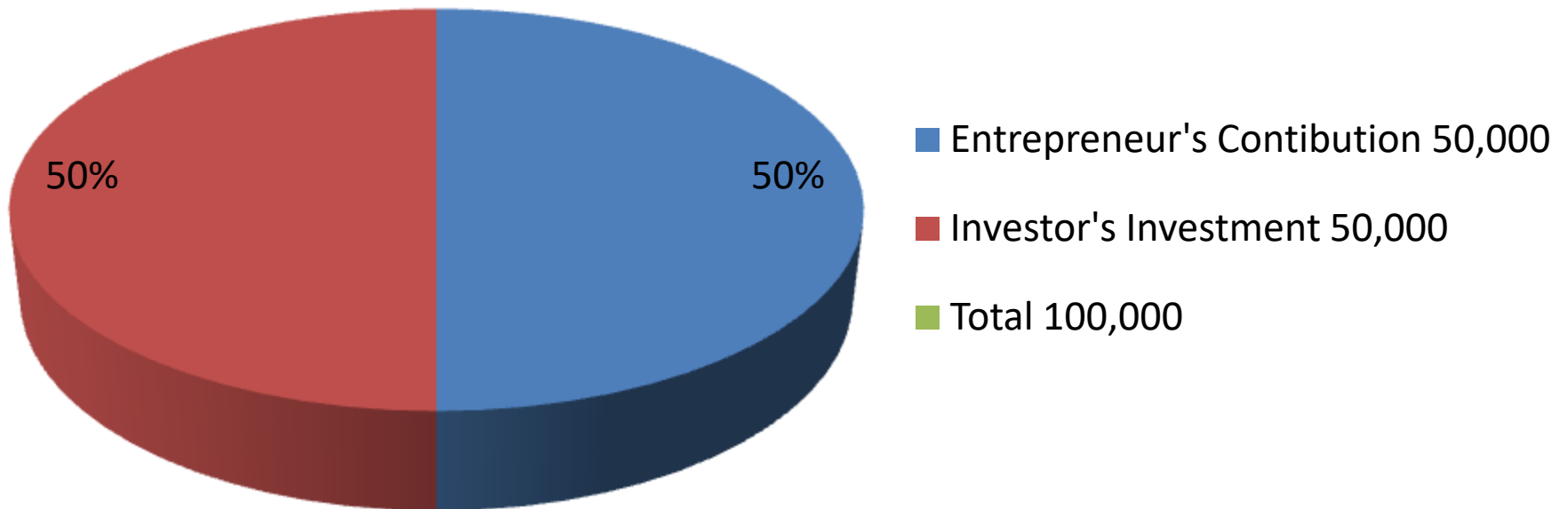
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	300	9,000	108,000
<b>Total Sales (A)</b>	300	9,000	108,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Food medicines</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9,000	108,000
<b>Less. Fixed Expense</b>			
Food		2000	24,000
Electricity Bill		0	0
Transportation		0	0
Salary (self)		4,000	48,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,700</b>	<b>32,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	50,000	40,000	90,000
	0	0	0
	0	0	0
Food	0	10,000	10,000
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk sale	350	10,500	126,000	132,300	138,915
<b>Total Sales (A)</b>	350	10,500	126,000	132,300	138,915
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>					
<b>Food medicines</b>					
<b>Contribution M.(CM) [C=(A-B)</b>	350	10,500	126,000	132,300	138,915
<b>Less. Fixed Expense</b>					
Food		2000	24,000	26,000	27,000
Electricity Bill		0	0		
Transportation		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>77,800</b>	<b>79,000</b>
<b>Net Profit (E) [C-D)</b>		<b>4,200</b>	<b>50,400</b>	<b>54,500</b>	<b>59,915</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	50,000		
1.2	Net Profit	<b>50,400</b>	<b>54,500</b>	<b>59,915</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		30,400	64,900
	<b>Total Cash Inflow</b>	<b>100,400</b>	<b>84,900</b>	<b>124,815</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>30,400</b>	<b>64,900</b>	<b>104,815</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







# Family picture

