

Proposed NU Business Name: RANA DAIRY FARM



Project identification and prepared by: MD.Habibullah
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD.REZAUL ISLAM RANA |
| Age | : | 01-01-1988 (29 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | No |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Uttorshom P.O: Shom notun Bazar P.S: Kaliganj Dist: Gaibandha |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc.. | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> PARUL AKTER(STEP MOTHER) <input type="checkbox"/> MD.AROB ALI Branch : Kaliganj Centre 07 (Female), Member ID: 1492/1 , Group No: 01 Member since:09-03-1999-2017(18 years) First loan: BDT 6000 Existing loan: BDT 125,000, Outstanding Loan: 68625 Father No No No |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | No |
| Business Experiences and Training Info | : | 18 years experience in running business.18 Years in own business : She has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01913635351 |
| Family's Contact No. | : | 01820530859 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL AKTER(STEP MOTHER) joined Grameen Bank since 18 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

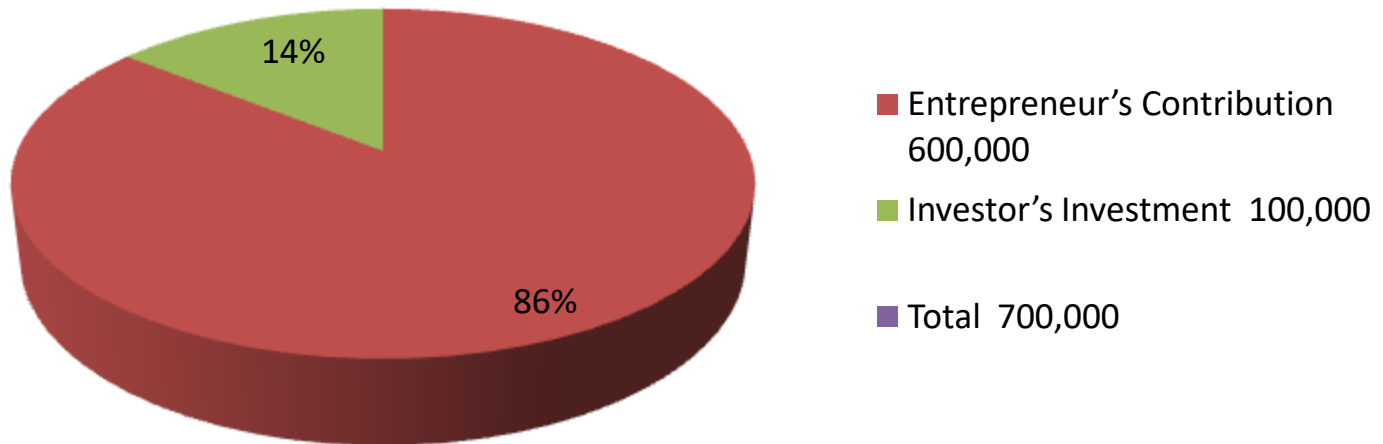
| | | |
|---|---|--|
| Business Name | : | RANA DAIRY FARM |
| Location | : | - |
| Total Investment in BDT | : | BDT 700,000/- |
| Financing | : | Self BDT 600000/- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12ft x 10ft= 120 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|------------------------------------|-------|---------|--------|
| Revenue (Sale) | | | |
| Cow | 840 | 25200 | 302400 |
| | | 0 | 0 |
| Total Sales(A) | 840 | 25200 | 302400 |
| Less Variable Expense (B) | | | 0 |
| Cow | 118 | 3528 | 42336 |
| Total Variable Expense | 118 | 3528 | 42336 |
| Contribution Margin (CM) [C=(A-B)] | 722 | 21672 | 260064 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 500 | 6000 |
| Transportation | | 1,000 | 12000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 7000 | 84000 |
| Net Profit (E)= [C-D] | | 14672 | 176064 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| cow | 4 | 150000 | 600000 | 1 | 100000 | 100,000 | 700,000 |
| | 4 | 150000 | 600,000 | 1 | 100000 | 100,000 | 700000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 |
|--|-------------|--------------|---------------|-----------------|
| Revenue(Sales) | | | | |
| Cow | 1320 | 39600 | 475200 | 498960 |
| Total Sales(A) | 1320 | 39600 | 475200 | 498960 |
| Less Variable Expense (B) | | | | |
| Straw, Bran, Medicine etc | 185 | 5544 | 66528 | 69854.4 |
| Total Variable Expense | 185 | 5544 | 66528 | 69854.4 |
| Contributon Margin (CM) [C=(A-B)] | 1135 | 34056 | 408672 | 429105.6 |
| Less Fixed Expense | | | | |
| Rent | | 0 | 0 | 0 |
| Electric Bill | | 500 | 6000 | 72000 |
| Transportaion | | 1,000 | 12000 | 12600 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 |
| Guard | | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 |
| Mobile Bill | | 500 | 6000 | 0 |
| Total Fixed Cost (D) | | 7000 | 84000 | 144600 |
| Net Profit (E)= [C-D] | | 27056 | 324672 | 340905.6 |
| Investment Pay Back | | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 324,672 | 340905.6 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 264672 |
| | Total Cash Inflow | 424,672 | 605,578 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 264,672 | 545,578 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 18 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

