

Proposed NU Business Name:

RIFAT DAIRY FARM

Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAKIL AHMED RIFAT
Age	:	18-08-1999 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	1 Brothers 4 Sister
Address	:	Vill: Aouna, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	KALPANA BEGUM
(iii) Father's name	:	MD.ZILLUR RAHMAN
(iv) GB member's info	:	Branch:Solla Nawabgonj, Centre # 34 (Female), Member ID: 7840, Group No:11 Member since: 15-01-1995 (22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 12,000 Outstanding loan: BDT:10,944/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-491062
Family's Contact No.	:	01710-921211
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KALPANA BEGUM joined Grameen Bank since 22 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

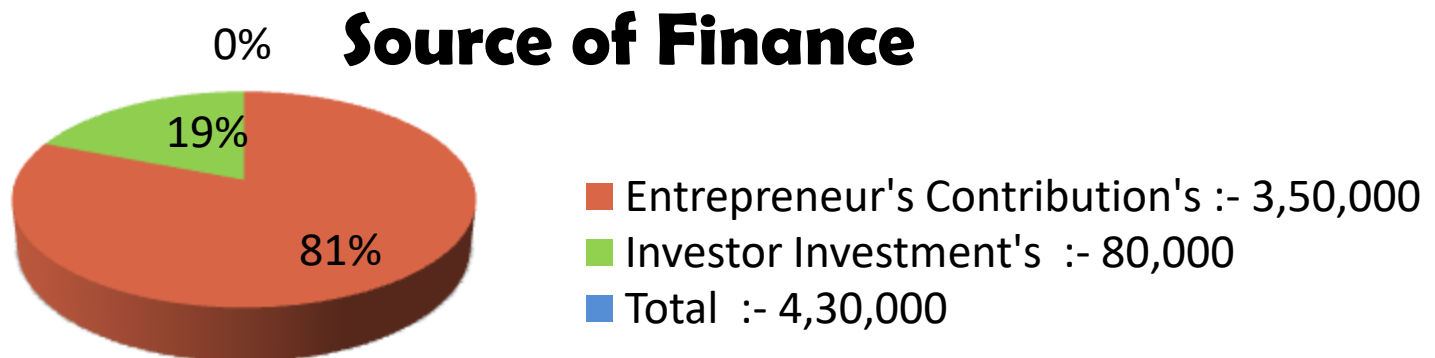
Business Name	:	RIFAT DAIRY FARM
Location	:	Aouna, Nawabgonj, Dhaka
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has 03 Cow and 1 Calf in his farm.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Shivrampur & Joypara Hat.▪ Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Studio Item	630	18900	226800
	0	0	0
Total Sales(A)	630	18900	226800
Less Variable Expense (B)			0
Straw,barn,medicine etc	0	6000	72000
Total Variable Expense	0	6000	72000
Contributon Margin (CM) [C=(A-B)]	0	12900	154800
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		6800	81600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	3	1,00,000	3,00,000	1	80,000	80,000	1,60,000
Calf	1	50,000	50,000				50,000
Total			3,50,000			80,000	4,30,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(12x70)	840	25200	302400	317520	333396
	0	0	0	0	0
Total Sales(A)	840	25200	302400	317520	333396
Less Variable Expense (B)					
Straw,barn,medicine etc	0	7000	84000	88200	92610
Total Variable Expense	0	7000	84000	88200	92610
Contributon Margin (CM) [C=(A-B)]	0	18200	218400	229320	240786
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	100800	1209600
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6700	19200	112000	1221200
Net Profit (E)= [C-D]		11500	138000	144900	152145
Investment Pay Back			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	138,000	144900	152145
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	106000	218900
	Total Cash Inflow	218,000	250,900	371,045
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	106,000	218,900	339,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Aouna, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest









