

# Proposed NU Business Name: RIFA DAIRY FIRM



Project identification and prepared by: Md Salah Uddin ,  
Elenga Unit, Tangail

Project verified by: Modon Kumar Biswas



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

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

Name	:	<b>Md. Rubel Miah</b>
Age	:	01-12-1996 ( 22 Years)
Education, till to date	:	B A
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Bashi ,P.O: Elenga ,P.S: Kalihaty , Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rubi Begum
(iii) Father's name	:	Md. Sanoar Hossain
(iv) GB member's info	:	Branch: Bashi, Centre # 33/ (Female), Member ID: 7193 , Group No: 06 Member since: 28-03-2005 ( 13 Years) First loan: BDT = 5000 Last Loan = 25000
<b>Further Information:</b>	:	Outstanding loan:= 17820
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	04 years of business experience.
Own Business and	:	04 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-334943
Family's Contact No.	:	01950-178558
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rubi Begum** joined Grameen Bank since 13 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

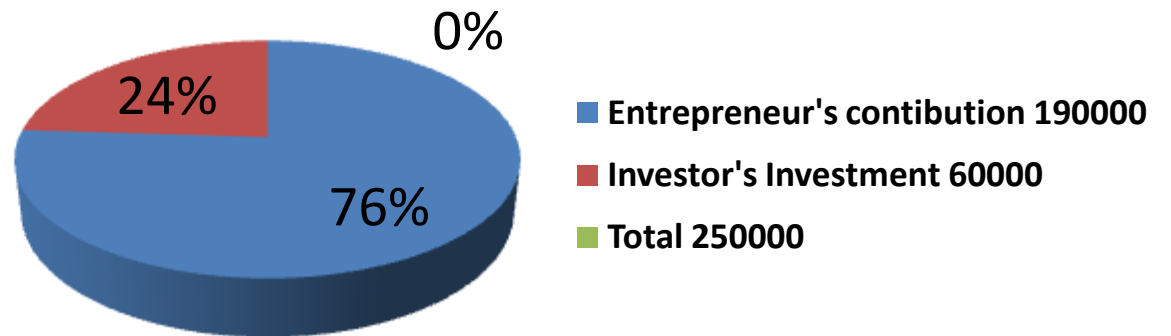
Business Name	:	Rifa Dairy Firm
Location	:	Bashi, Elenga
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 190,000/- (from existing business) 76 % Required Investment BDT 60,000/- (as equity) 24 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft=500 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow, Calf etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li> <li>▪The shop is not rented .</li> <li>▪Collects goods from Elenga.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Farm	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Farm	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		600	7,200
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	2	60000	120000	Cow	1	60000	60,000	180,000
Cattle	1	30000	30000				0	30,000
Calf	2	20000	40000				0	40,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0	Others			0	0
			0					0
Others			0					0
<b>Total</b>			<b>190,000</b>				<b>60,000</b>	<b>250,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Fram	2,800	84,000	1,008,000	1,058,400	1,111,320
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Less. Variable Expense</b>					
Fram	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>	<b>846,720</b>	<b>889,056</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		550	6,600	6,930	7,277
Transportation		660	7,920	8,316	8,732
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		420	5,040	5,292	5,557
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,630</b>	<b>79,560</b>	<b>80,538</b>	<b>81,565</b>
<b>Net Profit (E) [C-D]</b>		<b>10,170</b>	<b>122,040</b>	<b>131,142</b>	<b>140,699</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>	60,000		
1.1	Cash Inflow	122,040	131,142	140,699
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		98,040	205,182
1.4	Depreciation (Non cash item)	<b>182,040</b>	<b>229,182</b>	<b>345,881</b>
	Opening Balance of Cash Surplus			
<b>2</b>	<b>Total Cash Inflow</b>	60,000		
2.1	Cash Outflow			
2.2	Purchase of Product	24,000	24,000	24,000
2.3	Payment of GB Loan	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
	Investment Pay Back (Including Ownership Tr. Fee)	<b>98,040</b>	<b>205,182</b>	<b>321,881</b>
<b>3</b>	<b>Total Cash Outflow</b>	60,000		

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Own Business : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

