



Grameen Kalyan

Proposed NU Business Name : **Rina Dairy Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Rina Aktar Village:Kanchanpur Upazilla : Kushtia, District: Kushtia.
Age	: 26 Years.
Marital status	: Single .
No. of siblings:	: 1(one) brother and 2 (two) sisters.
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 GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Zabeda Begum . : Md. Anuare Hossain. : Branch: Alampur, Group #06, Centre # 22/M, Loan no. 4974/1 Member since:2012 , First loan: Tk. 10,000, Last GB Loan: 10,000, Outstanding: All paid . Father. : No : Nil : Nil : Nil :
Education, till to date	: B.A

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but she has three years cow rearing experiences . She will also get support from her father .
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01740406443
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (Ten thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rina Dairy Farm
Address/ Location	:	Khan chandpur , Kushtia
Total Investment in BDT	:	BDT 5,40,000
Financing	:	Self financing: BDT 2,85,000 Required Investment: BDT 2,55,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ I have already had one milky cow and now I want to buy two more @ BDT. 1,25,000/- each ➤ Milk production is estimated to be 10 lit./per day/cow; ➤ Feeding cost of each cow= BDT 140/day/cow; ➤ Estimated selling price of milk = BDT 40/ Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in early 2015.

INFO ON EXISTING BUSINESS OPERATIONS

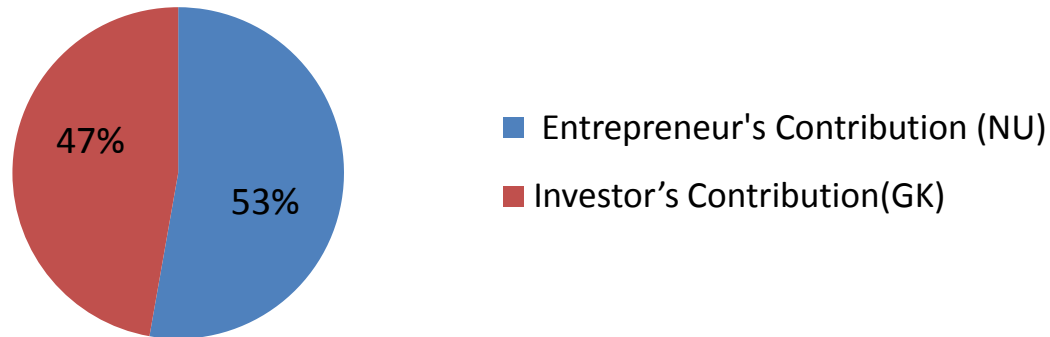
Particulars	Year 1 (BDT)		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	320	9,600	89,600
Calves Sales			15,000
Cow Dung Sales	10	300	3,600
(A) Total Revenue	330	9,900	108,200
Less: Cost of sales			
(B) Cost of Sales (cow food)	140	4,200	50,400
Gross profit (GP) [C=(A-B)]	190	5,700	57,800
Less: Operating Costs:			
Electricity bill		400	4,800
Transportation		300	3,600
Doctors and Medicine		250	3,000
Repair & Maintenance		100	1,200
Mobile bill (SMS & Reporting inclusive)		250	3,000
Other Expenses		200	2,400
Total Operating Cost (D)		1,500	18,000
(C-D) Net Profit:		4,200	39,800
Retained Income:		4,200	39,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade	165,000	0	165,000
Water supply Motor	10,000	0	10,000
Fan	3,000	0	3,000
Cow	100,000	250,000	350,000
Electrical fittings	2,000	0	2,000
Cash in Hand	5000	5,000	10,000
Total Capital	280,000	255,000	535,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	285,000	53
Investor's Contribution(GK)	255,000	47
Total Investment	540,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	1,200	36,000	336,000	1,320	39,600	369,600	1,452	43,560	406,560
Calves Sales			45,000			60,000			75,000
Cow Dung Sales	30	900	10,800	30	900	10,800	30	900	10,800
(A) Total Revenue	1,230	36,900	391,800	1,350	40,500	440,400	1,482	44,460	492,360
Less: Cost of sales									
(B) Cost of Sales (cow food)	420	12,600	151,200	441	13,230	158,760	441	13,892	166,698
Gross profit (GP) [C=(A-B)]	810	24,300	240,600	909	27,270	281,640	1,041	30,569	325,662
Less: Operating Costs:									
Electricity bill		500	6,000		550	6,600		605	7,260
Transportation		400	4,800		440	5,280		484	5,808
Doctors and Medicine		750	9,000		850	9,900		1000	10,890
Repair & Maintenance		500	6,000		550	6,600		605	7,260
Mobile bill		350	4,200		385	4,620		385	4,620
Proposed salary-self		3,000	36,000		3,000	36,000		3,500	42,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		2,000	24,000		2,000	24,000		2,000	24,000
Total Operating Cost (D)		7,600	91,200		7,885	94,320		8,700	103,290
(C-D) Net Profit:		16,700	149,400		19,385	187,320		21,869	222,372
Retained Income:			149,400			187,320			222,372

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow :			
Opening Balance	5,000	69,400	315,480
Capital infusion by Investor	255,000	-	-
Sales	391,800	440,400	492,360
Total Receipts	651,800	509,800	807,840
Cash Outflow :			
Cow Purchase	250,000		
Cost of goods sold	151,200	158,760	166,698
Operating expenses	91,200	94,320	103,290
Payback to investor	90,000	100,000	116,000
Total payment	582,400	194,320	219,290
Closing Balances	69,400	315,480	588,550

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle business;
- Investor's money will be payback in four

THREATS

- Theft;
- Disease.

Presented at 61st SB Design Lab on March-16, 2015
at Yunus Center

Thank you

Pictures

my mother and me





Existing Business photo



Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1276



ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

ছবি

বহি নং - ৯৬ লাইসেন্স নং : ০১৭৬

তারিখ : ২৭/০৩/২০২৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম বিনা ডেইরী ফার্ম

স্বামী / মালিকের নাম শ্রীঃ মোছাঃ বিনা আক্তার

ঠিকানা কমলাপুর, কুষ্টিয়া সদর, কুষ্টিয়া

স্বত্বস্বত্ব ও যানবাহন প্রভৃতি ডেইরী ফার্ম

সেবার শুরুর তারিখ (বৎসর) ২০২৪-২০২৫

লাইসেন্সের মেয়াদ ইং ০৩/০৩/২০২৫ হইতে ইং ০৩/০৩/২০২৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ

অংকে টাকা

২৫০ + ৫০ পয়সা = ২৬০/-

কথায়

মাত্র।

মাঃ মোস্তা
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া

Thank You