

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



Project identification and prepared by: MD. Sohel Mia, Rajshahi  
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.MILON HUSSAIN</b>
Age	:	1/1/1995(22 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Narical bari, P.O: Korkori, P.S: Paba, 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. RAKANA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUR ROUF</b>
(iv) GB member's info	:	Branch: parila paba, Centre #32 (Female), Member ID: 2944/2, Group No: 06 Member since: 29/5/11 (6 Years) First loan: BDT -3000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 15000
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712070978
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAKANA BEGUM** joined Grameen Bank since 6 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROWHAN DAIRY FARM</b>
Location	:	Narical bari.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	4000
Size of shop	:	10 ft x 10ft= 100 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; milk.</li><li>▪Daily milk production is 8 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

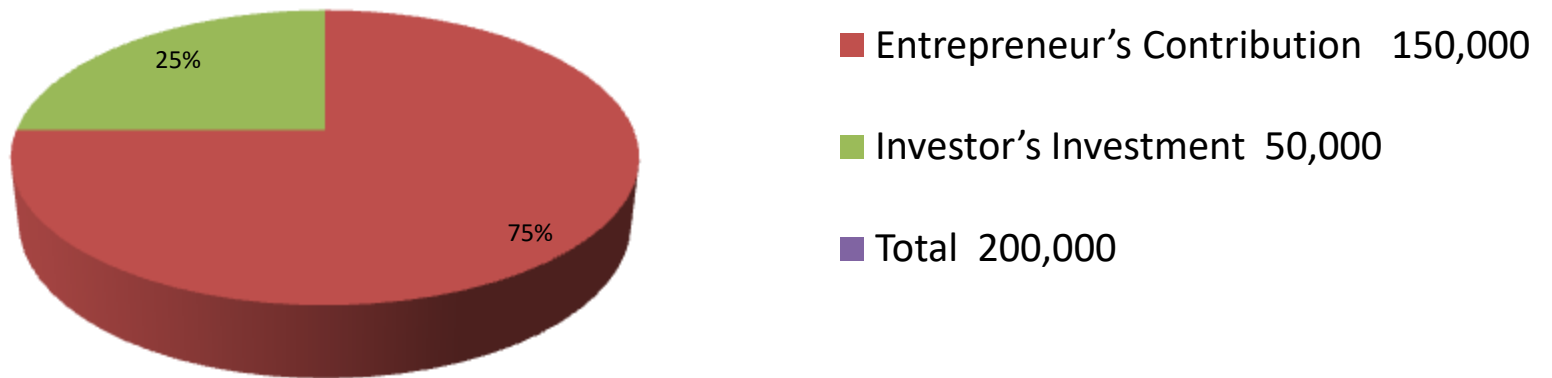
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (8*50)	400	12,000	144000
<b>Total Sales (A)</b>	400	12,000	144000
<b>Less. Variable Expense</b>			
Milk	80	2,400	28800
<b>Total variable Expense (B)</b>	80	2,400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9,600	115200
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		100	1,200
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		100	1,200
Entertainment		100	1,200
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,100</b>	<b>49,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1)	100,000	50,000	150,000
Calf (1)	50,000	0	50,000
		0	
<b>Total</b>	<b>150,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Milk(10*50)	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less. Variable Expense</b>					0
Milk	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		100	1200	1200	1300
Mobile Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Transportation		100	1200	1200	1300
Entertainment		100	1200	1200	1300
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		5500	66100	66200	66500
<b>Net Profit (E) [C-D]</b>		6500	77900	85000	92260
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	77900	85000	92260
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>57900</b>	<b>122900</b>
	<b>Total Cash Inflow</b>	<b>127,900</b>	<b>142900</b>	<b>215160</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>57,900</b>	<b>122900</b>	<b>195160</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;naricalbari paba  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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