

Proposed NU Business Name: **RAHAMAT DAIRY FARM**



Project identification and prepared By Md. Kabir Raksam

Godagari,Rajshahi1

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rahamat Ali
Age	:	01/02/1995(22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers, 5 Sisters
Address	:	Vill: Digram P.O Digram :, P.S:Godagari, 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	:	Ms. Miliara Begum
(iii) Father's name	:	Md. Khairul Islam
(iv) GB member's info	:	Branch :Mohonpur,Goda Gari, Centre #46/(Female), Member ID: 2383/4/1,Group No: 03 Member since:28/08/2014(4years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:10868
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835253930
Mother's Contact No.	:	01953099975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Anuwara Begum joined Grameen Bank since 4 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: RAHAMAT DAIRY FARM
Location	:	Digram,Godagari,Rajshahi
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15ft x 9ft=96 Square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like dairy Items. ▪Average 70% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employees. ▪The shop is owned ▪Collects goods from Rajshahi ▪Agreed grace period is 3 months.

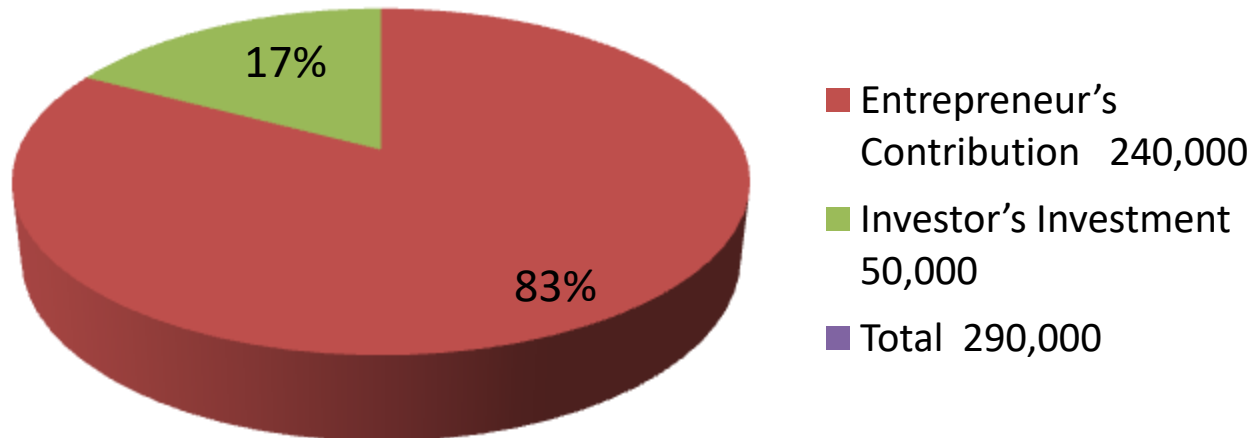
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dairy Item	600	18000	216000
Total Sales (A)	600	18000	18000
Less. Variable Expense			
Dairy Item	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]		14400	172800
Less. Fixed Expense			
Rent			
Electric Bill		100	6000
Transportation		500	2400
Salary (self)		4000	48000
Salary (staff)			0
Guard			0
Entertainment			01200
Generator			0
Mobile		200	2400
Total fixed Cost (D)		4800	58800
Net Profit (E) [C-D]		9600	115200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40000	80000				80000
Ox	1	30000	30000				30000
Calf	2	20000	40000	2	50000	50000	90000
Total			240000			50000	290000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Dairy Item	900	27000	324000	340200	357210
Total Sales (A)	900	27000	324000	340200	357210
Less. Variable Expense					
Dairy Item	240	7200	86400	90720	95256
Total variable Expense (B)	240	7200	86400	90720	95256
Contribution Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less. Fixed Expense					
Rent					
Electric Bill		300	3600	3780	3969
Transportation		800	9600	10080	10584
Salary (self)		4000	48000	50400	52920
Salary(staff)			0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment			0	0	0
Mobile		500	6000	6300	6615
Total fixed Expenses		5600	67200	70560	74088
Net Profit (E) [C-D]		14200	170400	178920	187866
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	67200	70560	74088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		47200	97760
	Total Cash Inflow	117200	117760	171848
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	47200	97760	151848

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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











সুন্দরগঞ্জ ইউনিয়ন পরিষদ

গোদাগাড়ী, রাজশাহী

বাণিজ্যের লাইসেন্স

নং ফরম (১২ (১) নং বিধান দ্রষ্টব্য)

তারিখ . ০২/০৬/২০২১

স্বাক্ষরিত পূর্ণাঙ্গ প্রোগ্রামে

FAMILY PICTURE

