

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



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAHAT HOSSAIN
Age	:	10-09-1998(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill:Sreepur P.O: Sreepur: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.RAHATUN
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch: Tengra ,Sreepur , Centre # 59 Female), Member ID: 4513 Group No: 01 Member since: 2000 -2012(12Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:20000, Outstanding loan: BDT:0
(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.)	:	No
Business Experiences and Training Info	:	7 Years of other business.7 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01991071832
Mother's Contact No.	:	01961340139
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RAHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

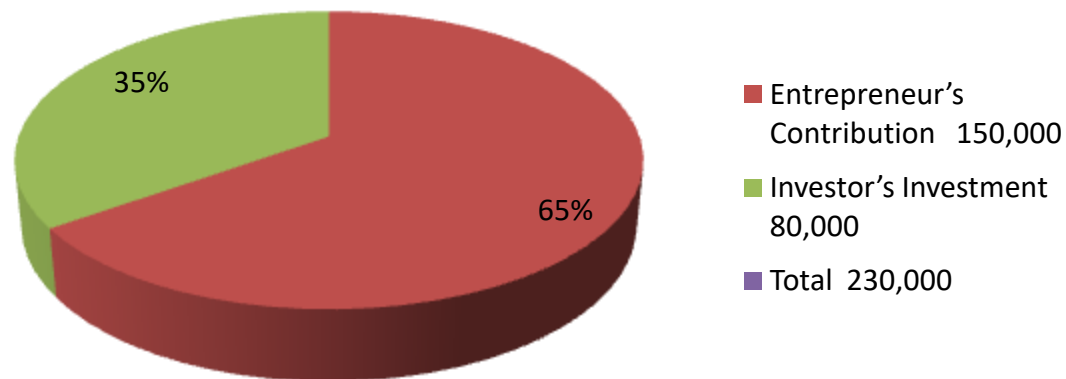
Proposed Nobin Udyokta Business Info

Business Name	:	RAHAT DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 2 cows.▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		2688	32256

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	75000	150000	1	80000	80,000	230,000
	2	75000	150,000	1	80000	80,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6600	79200	139500	931815
Net Profit (E)= [C-D]		10428	125136	131392.8	137962
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	125,136	131392.8	137962.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93136	192528.8
	Total Cash Inflow	205,136	224,529	330,491
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	93,136	192,529	298,491

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :7 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



