

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



Project identification and prepared By Md. Kabir Laksam
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RASHID
Age	:	20/10/1987 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Boro Choy Ghoti P.O Bagha , P.S: Bagha, 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	:	MOST. LOLITA BEGUM
(iii) Father's name	:	MD IDRISH ALI
(iv) GB member's info	:	Branch :Monigram, Centre # 30/(Female), Member ID: 2663/2,Group No: 06 Member since: 02/07/2006 to 2015(09 years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-876555
Mother's Contact No.	:	01720615726
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha ,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LOLITA BEGUM joined Grameen Bank since 3 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	:	RUMANA DAIRY FARM
Location	:	Boro Choy Ghoti, Bagha, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8ft=80 Square ft
Implementation	:	<ul style="list-style-type: none"> ▪Currently he has one cow, one ox and one calf in his farm. ▪Average daily milk production is 7 liter and milk price is BDT 50. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is owned ▪Collects goods from Rajshahi ▪Agreed grace period is 3 months.

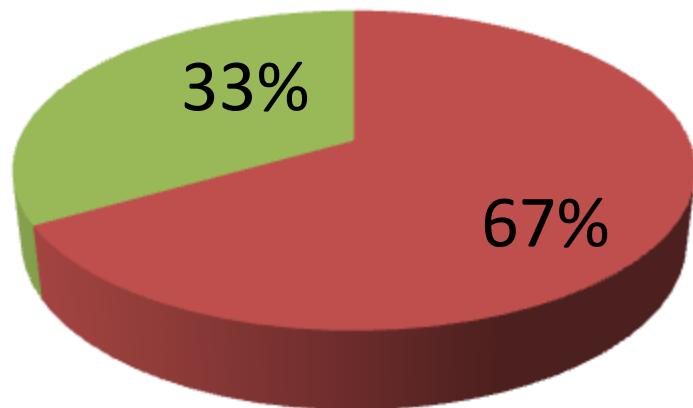
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Milk	350	10,500
Total Sales (A)	350	10,500
Less. Variable Expense		
Straw, Bran, Medicine etc	80	2,400
Total variable Expense (B)	80	2,400
Contribution Margin (CM) [C=(A-B)]	270	8,100
Less. Fixed Expense		
Mobile Bill		200
Salary (self)		3,000
Electricity Bill		100
Transportation		200
Total fixed Cost (D)		3,500
Net Profit (E) [C-D]		4,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	1	50000	50,000	100,000
Ox	2	15000	30,000	0	0	0	30,000
Calf	2	10000	20,000	0	0	0	20,000
Total	5		100,000	1		50,000	150,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	650	19500	234000	245700	257985
Calf Sale			30000		
Total Sales(A)	650	19500	264000	245700	257985
Less Variable Expense (B)					
Milk	228	6825	81900	85995	90295
Total Variable Expense	228	6825	81900	85995	90295
Contributon Margin (CM) [C=(A-B)]	423	12675	152100	159705	167690
Less Fixed Expense					
Rent			0	0	0
Electric Bill		100	1200	14400	172800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Guard			0	0	0
Generator			0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		5600	67200	76920	235446
Net Profit (E)= [C-D]		7075	84900	89145	93602
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	84,900	89145	93602.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64900	134045
	Total Cash Inflow	134,900	154,045	227,647
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,900	134,045	207,647

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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











পিতা: মোঃ হাদ্দিশ আলী
মাতা: মোছাঃ লতিফা বেগম

Date of Birth: 23 Oct 1987

ID NO: 811102226

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি

কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার

ঠিকানা: গ্রাম/রাব্বা: বড় ছয়ঘাট, বড় ছয়ঘাট, ডাকঘর: বাঘ

রাজশাহী

FAMILY PICTURE

