

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



Project identification and prepared by: Md Anarul Islam,
Mawna Unit, Gazipur

Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAKIBUL HASSAN
Age	:	
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brathers 01 Sister
Address	:	Vill: Aktapara, P.O:Nij Mawna, P.S: 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	:	ROUSONARA
(iii) Father's name	:	SOBDER ALI
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 36(Female), Member ID: 3623, Group No: 01 Member since: 28-06-2002 (15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: Nil 1,20,000 /=Outstanding loan: 42,850/=
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-417916
Family's Contact No.	:	01624-854148
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROUSONARA joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROUSONARA DAIRY FARM
Location	:	Aktapara,Mawna,Sreepur, Gazipur.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business) 47% Required Investment BDT 50,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 3 Goat in her farm.▪Average 6 Monthly gain on 65000/=.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Simlapara.▪Agreed grace period is 3 months.

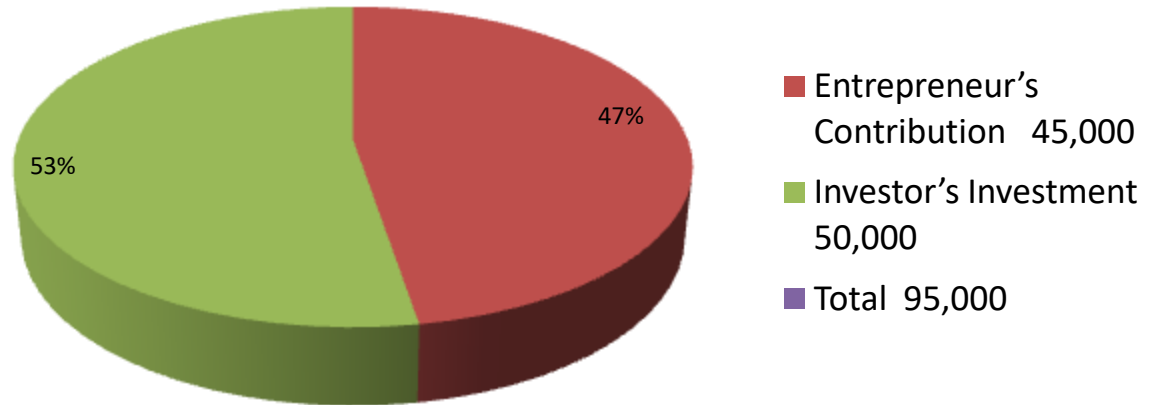
Existing Business (BDT)

Particular	Monthly	6 Monthly	Yearly
Revenue (sales)			
Goat		65,000	130,000
Total Sales (A)		65,000	130,000
Less. Variable Expense			
Straw, Bran, Medicine etc		6000	12000
Total variable Expense (B)		6000	12000
Contribution Margin (CM) [C=(A-B)]		59000	118000
Less. Fixed Expense			
Mobile Bill	200	1200	2400
Salary (self)	5000	30000	60,000
Transportation	200	1200	2400
Total fixed Cost (D)	5400	32400	64,800
Net Profit (E) [C-D]		26600	53200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Goat	03	15000	45000	0	0	0	45000
Cow	01	0	0	01	50000	50000	50000
Total	4		45000	1	50000	50,000	95000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Goat Sale	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	1280	38400	460800	483840	508032
Less Fixed Expense					
Rent			0	0	0
Electric Bill			0	300	600
Transportaion		1,800	21600	22680	23814
Salary (Self)		30,000	360000	360000	360000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator			0	0	0
Mobil Bill		1800	21600	21700	21800
Total Fixed Cost (D)		33600	403200	404680	406214
Net Profit (E)= [C-D]		4800	57600	60480	63504
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	57,600	60480	63504
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		37600	78080
	Total Cash Inflow	107,600	98,080	141,584
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	37,600	78,080	121,584

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

