

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



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MATIUR RAHMAN
Age	:	08/12/1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Rayed, P.O: Rayed, P.S: Kapashia, 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	:	GOLAPI BEGUM
(iii) Father's name	:	TAZUDDIN SHEIKH
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7526/1, Group No: 04 Member since: 15/03/2006 to 2017 (11 Years) First Loan: BDT 1,500/- , Last Loan: BDT 20,000/- Outstanding Loan: Nil
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-656166
Family's Contact No.	:	01627-102111
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI BEGUM joined with Grameen Bank for 11 years. At first she took BDT 1,500/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MATIUR DAIRY FARM
Location	:	Rayed
Total Investment in BDT	:	BDT 212,000/-
Financing	:	Self BDT 142,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	08 ft x 06 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow, two oxes, one calf in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

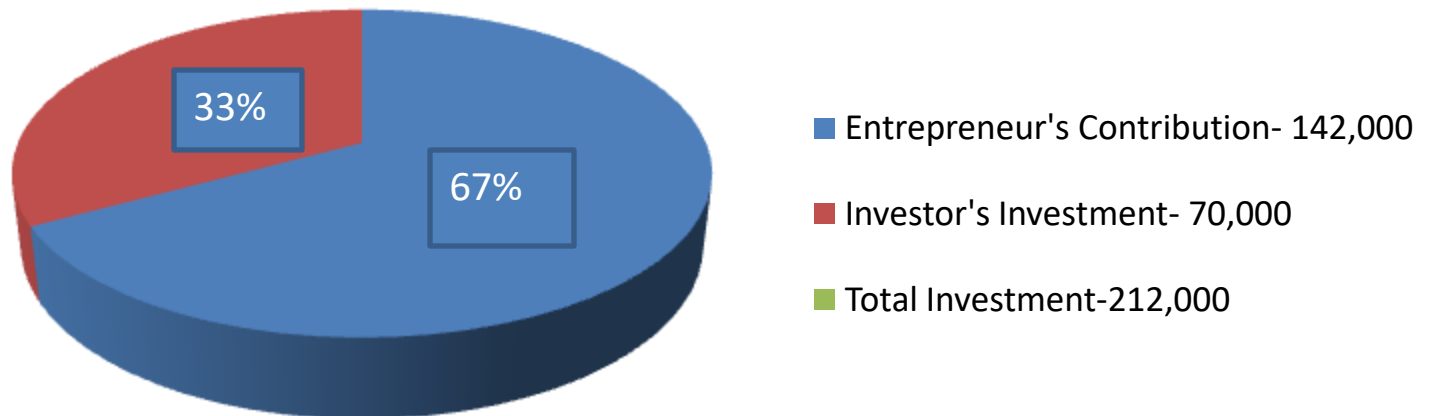
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	129,600
Total Sales (A)	360	10,800	129,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	32,000	32,000	1	70,000	70,000	102,000
Ox	1	60,000	60,000				60,000
Ox	1	30,000	30,000				30,000
Calf	1	20,000	20,000				20,000
Total	4		142,000	1		70,000	212,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 litre x 60/- per litre)	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600	173,880	182,574
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		7,500	90,000	95,420	101,374
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	90,000	95,420	101,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		62,000	129,420
	Total Cash Inflow	160,000	157,420	230,794
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	62,000	129,420	202,794

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



শ্রমিক শক্তি
সংগঠন কেন্দ্র

গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

নাম:

স্মৃতিদের স্বেচ্ছা কর্ম

নাম:

কম্পিউটার, সাবস্ক্রিপ্ট প্রকল্প প্রস্তাব গ্রহণ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্মৃতিদের রহমান

৩৩ বছর *জন্ম তারিখ:

০৮/০৫/১৯৮৬

যোগ্যতা:

এল.সি. এম.সি.







FAMILY PICTURE

