

Proposed NU Business Name: RABBI DAIRY FARM



Project identification and prepared by: Mst.Mahfuja Khatun
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUR RAHMAN
Age	:	15-02-1985 (32Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Sister 2 Brother
Address	:	Vill: Kaharta P.O: SokhipurP.S: Sokhipur Dist: Tangail
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.HAOWA
(iii) Father's name	:	LET.JULHASH MIA
(iv) GB member's info	:	Branch :Kochua Centre 61(Female), Member ID: 6361 , Group No: 11 Member since: 12-05-14(4 years) First loan: BDT 15,000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: 13280
(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	:	6 experience in running business. 6 Years in own business She has 3 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01883230736
Family's Contact No.	:	01822207678
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HAOWA joined Grameen Bank since 4 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

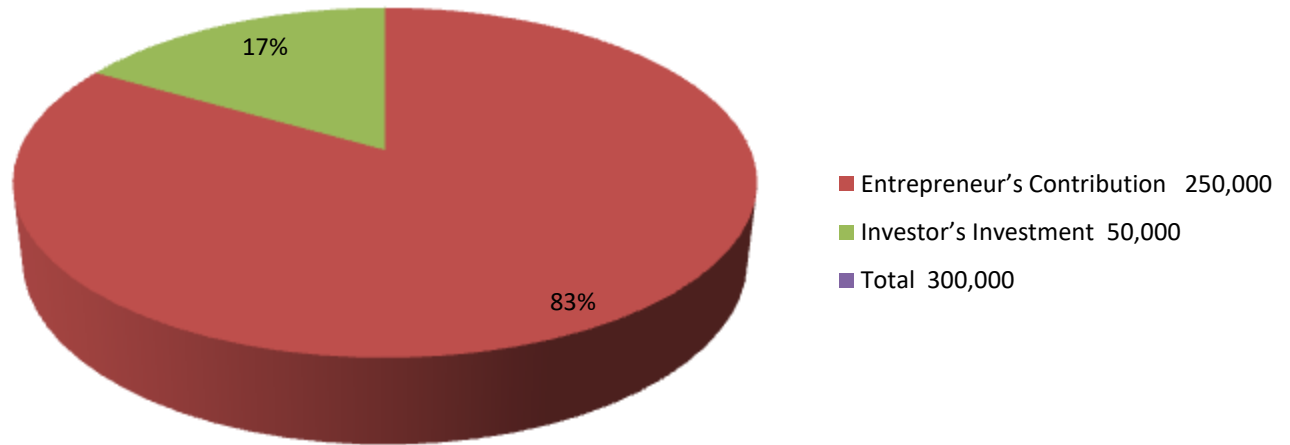
Business Name	:	RABBI DAIRY FARM
Location	:	Kaharta
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft=360 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Borchowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (11x60)	900	27000	324000
	0	0	0
Total Sales(A)	900	27000	324000
Less Variable Expense (B)			0
Straw,Bran,Medicine	540	16200	194400
Total Variable Expense	540	16200	194400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		5900	70800
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			250,000			50,000	300,000
	0	0	250,000	0	0	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leyer chicken,e.t.c.	1400	42000	504000	529200	555660
0	0	0	0	0	0
Total Sales(A)	1400	42000	504000	529200	555660
Less Variable Expense (B)					
Leyer chicken,e.t.c.	840	25200	302400	317520	333396
Total Variable Expense	840	25200	302400	317520	333396
Contributon Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5900	70800	71200	71600
Net Profit (E)= [C-D]		10900	130800	137340	144207

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	130,800	137340	144207
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110800	228140
	Total Cash Inflow	180,800	248,140	372,347
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	110,800	228,140	352,347

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 6 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







FAMILY PICTURE

