

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



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. RUMI AKTER
Age	:	09-03-1991(28Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Kaliyapara;P.O: Kachuya P.S: Shakhipur, 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	:	BACHATON
(iii) Father's name	:	MD. ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Shakhipur, Centre # 38 (Female), Member ID: 3765, Group No: 03 Member since:01-01-2007(11 Years) First loan: BDT 5,000/- Existing loan: BDT 70,000/- Outstanding loan: BDT -
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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	07 years of business experience. 07 years experience in running business. Yes, He has 07 years training
Other Own/Family Sources of Income	:	Yes, She has a auto car .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-875241
Mother's Contact No.	:	01719-752857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BACHATON joined Grameen Bank since 11 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	:	RUMI DAIRY FARM
Location	:	Vill: Kaliyapara;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 1,25,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	12 ft x 6 ft= 72 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

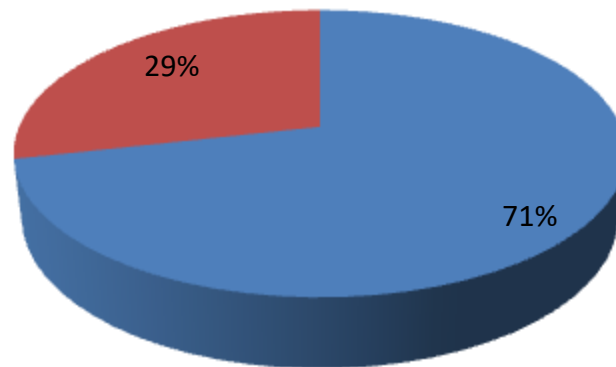
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk, Cow, Ox, Calf.	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		12,600	151,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	45000	45000	Cow	1	50000	50,000	95,000
Ox	1	60000	60000		0	0	0	60,000
Calf	1	20000	20000		0	0	0	20,000
Total			125000			50000	50,000	175,000

Source of finance



- Entrepreneur investment 125,000
- Investore investment 50,000
- Total investment 175,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Milk, Cow, Ox, Calf	1,960	58,800	705,600	740,880	777,924
Total variable Expense (B)	1,960	58,800	705,600	740,880	777,924
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,400	64,800	65,040	65,292
Net Profit (E) [C-D]		19,800	237,600	252,480	268,104
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	237,600	252,480	268,104
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		217,600	450,080
	Total Cash Inflow	287,600	470,080	718,184
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	217,600	450,080	698,184

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 07 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









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ফর্ম নং-১

গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: রুঙ্গি বইকা সার

ইউনিটের নাম: সাদিপুত

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৪/০৬/২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: রাসমা রুঙ্গি জাফর

বয়স: ২৪ বছর জন্ম তারিখ: ০২/০৬/১৯৯৩

জাতীয় পরিচয়পত্র নম্বর: ৯৬২৮৭৮১০০০৬৯৮

শিক্ষাগত যোগ্যতা: ৭ম স্কুল

বৈবাহিক অবস্থা: বিকারিত

ছেলে-মেয়ের সংখ্যা: ২ জন

ভাই/বোনের সংখ্যা: ২ জন ও ছাই

বর্তমান ঠিকানা: গ্রাম: সাদিপুত পো: ৪

থানা: সাদিপুত

জেলা: টাঙ্গাইল

স্থায়ী ঠিকানা: গ্রাম: ৪ পো: ৪

থানা: ৫

জেলা: ৫

উদ্যোক্তার মোবাইল নং- ০১৭৫৭-৮৭৭২৪২

বাবা/মা মোবাইল নং- ০১৭২৭৭২৮৭৭

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রজিতন/রানিং সদস্য।

মায়ের নাম: বাবা স্তন

বাবার নাম: রাসমা রুঙ্গি জাফর

গ্রুপ নং- ০৬

শাখা: সাদিপুত

কেন্দ্র নং- ০৬/স

সদস্য নং- ৩৭৫৭/১

কত বছর যাবৎ সদস্য: ১১ বছর