

Proposed NU Business Name: **RUPA 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	:	BAKUL
Age	:	01-02-1985(33Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Gonerchala ;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	:	KHADEZA
(iii) Father's name	:	ABUL BACHAD
(iv) GB member's info	:	Branch: Shakhipur, Centre # 38 (Female), Member ID: 3762, Group No: 03 Member since:01-01-2006(12 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- 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	:	08 years of business experience.
Own Business and Training Info	:	08 years experience in running business. Yes, He has 08 years training
Other Own/Family Sources of Income	:	Yes, She has a vesitables business .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-156168
Mother's Contact No.	:	01721-857426
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADEZA joined Grameen Bank since 12 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	:	RUPA DAIRY FARM
Location	:	Vill: Gonerchala ;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 8 ft= 96 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.

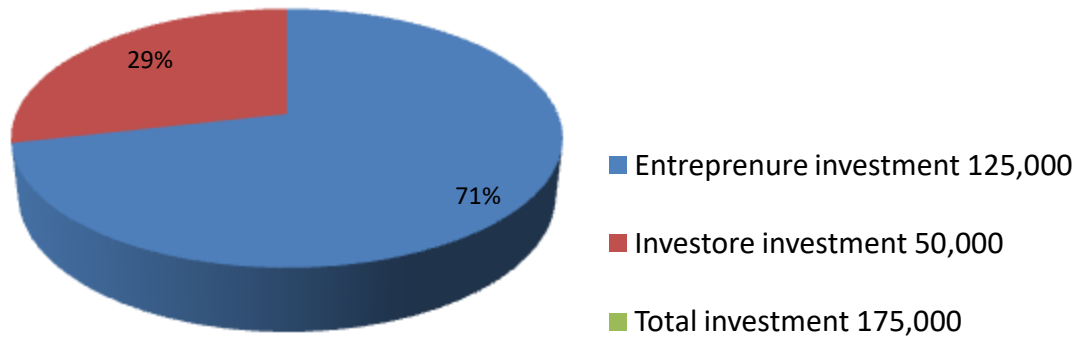
Existing Business (BDT)

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		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		12,200	146,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	50000	100000	Cow	1	50000	50,000	150,000
Calf	1	25000	25000		0	0	0	25,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			125000			50000	50,000	175,000

Source of finance



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		500	6,000	6,300	6,615
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		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,800	69,600	70,080	70,584
Net Profit (E) [C-D]		19,400	232,800	247,440	262,812
Investment Payback			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	232,800	247,440	262,812
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		212,800	440,240
	Total Cash Inflow	282,800	460,240	703,052
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	212,800	440,240	683,052

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 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











গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: রুনা রুইয়া সার্ম

ইউনিটের নাম: সান্দিশুচ

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৭/০৬/২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: বকুল

বয়স: ৬৬ বছর জন্ম তারিখ: ০১/০২/১৯৫১

জাতীয় পরিচয়পত্র নম্বর: ২৬২৮৮৮২২৬৪৮৭০

শিক্ষাগত যোগ্যতা: পিএ জুনিয়র

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ২২গনে

ভাই/বোনের সংখ্যা: ২২বান ১৬বাই

বর্তমান ঠিকানা: গ্রাম: সমানারচাঙ্গা পো: কচুয়া

থানা: সান্দিশুচ জেলা: টাঙ্গাইল

থানা: ৭ জেলা: ৭

স্থায়ী ঠিকানা: গ্রাম: ৭ পো: ৭

বাবা/মা মোবাইল নং- ০১৭২২৮৮৭৪২৬

উদ্যোক্তার মোবাইল নং- ০১৭৮২-১৭৬১৬৮

বাবা/মা: প্রজিন্দ / রনিং সদস্য।

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা।

মায়ের নাম: সুখাশুভা

বাবার নাম: আব্দুল কাছেম

গ্রুপ নং- ০৬

শাখা: কচুয়া সান্দিশুচ

কেন্দ্র নং- ৬৮৮

সদস্য নং- ৩৭৬২/৬

কত বছর যাবৎ সদস্য: ২২বছর

গ্রামীণ ব্যাংকে যোগদানের তারিখ: ২০০৬

সর্বপ্রথম গ্রহণকৃত ঋণের পরিমাণ: ১০০০৮

সংস্কার টিকা নিয়ে কি করছেন: কচুয়া