

Proposed NU Business Name: RAHEMA RUSMIA DAIRY FARM



Project identification and prepared by: Md Al - Mamun
Mawna Unit, Gazipur

Project verified by: Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIZ HASAN
Age	:	03-03-1988 (30Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	04 Sisters 01 Brither
Address	:	Vill: Barotupa , P.O:South Barotupa, P.S: Mawna , 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	:	RAHEMA KHATUN
(iii) Father's name	:	HABEBUR RAHAMAN
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 24 (Female), Member ID: 1240/2, Group No: 05 Member since: 05-07-2001-2013 (12Years) First loan: BDT 5,000/- Existing loan: Nil 40,000 /=Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01734-154135
Family's Contact No.	:	01641-135384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHEMA KHATUN : joined Grameen Bank since 12 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	:	RAHEMA RUSMIA DAIRY FARM
Location	:	Barotupa,Mawna,Sreepur, Gazipur.
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,35,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 04 cow in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

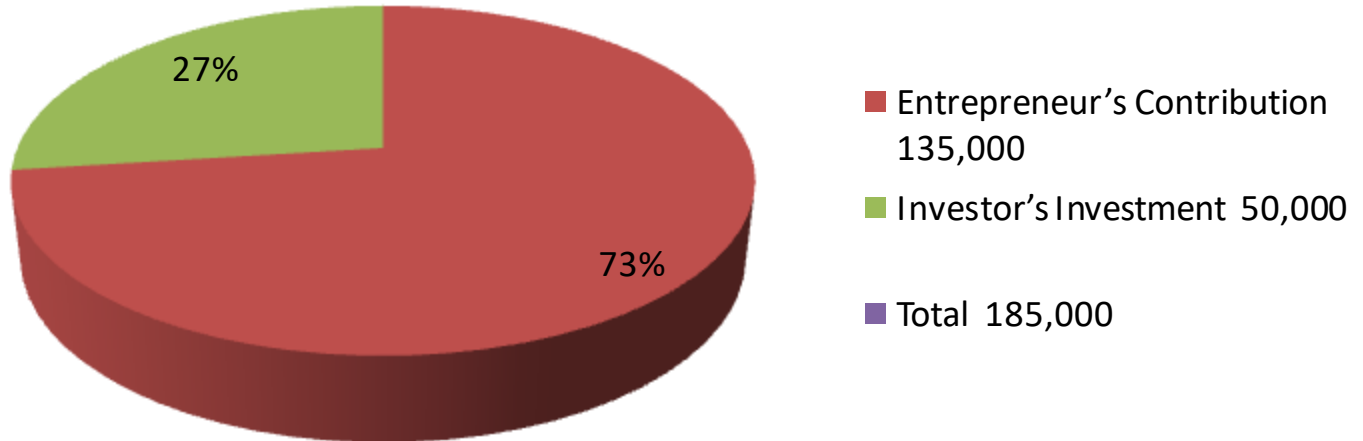
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	03	40000	120,000	01	50,000	50,000	1,70,000
Culf	01	15000	15,000	0	0	0	15,000
Total	04		1,35,000	01	50,000	50,000	1,85,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	327,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	1,90,800	2,00,340	210357
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		200	2,400	2,500	2,600
Total Fixed Cost		5,400	64,800	65,500	66,100
Net Profit (E) [C-D]		10,500	1,26,000	134,840	1,44,257
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	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,06,000	2,20,840
	Total Cash Inflow	1,76,000	2,40,840	3,65,097
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	0		
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	1,06,000	2,20,840	3,45,097

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

