

Proposed NU Business Name: **MA RASHIDA DAIRY FARM**



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Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR ROSHID
Age	:	01-01-1983 (34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Shindege, P.O:South Barotua, P.S: 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	:	RASHIDA
(iii) Father's name	:	AFAZUDDIN
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 10(Female), Member ID: 1324, Group No: 02 Member since: 20-07-2004 (13Years) First loan: BDT 7,000/- Existing loan: 30,000 /=Outstanding loan:3,620
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-170965
Family's Contact No.	:	01689-168359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHIDA joined Grameen Bank since 13 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA RASHIDA DAIRY FARM
Location	:	Singdige, Mawna, Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 20 ft= 320 square ft
Implementation	:	<ul style="list-style-type: none">▪ She has 1 cow, 2 ox and 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 Soling Mor.▪ Agreed grace period is 3 months.

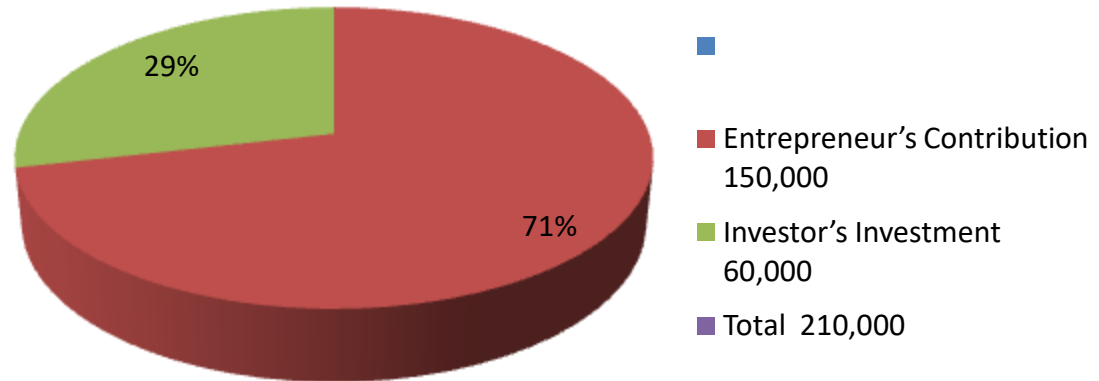
Existing Business (BDT)

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	01	70,000	70,000	01	60,000	60,000	1,30,000
Ox	02	40,000	80,000	0	0	0	80,000
Total	3		1,50,000		60,000	60,000	2,10,000

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			24,000	24,000	24,000

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	60,000		
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		82,480	1,93,320
	Total Cash Inflow	1,86,000	2,17,320	3,37,577
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	19520		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,03,520	24,000	24,000
3	Net Cash Surplus	82,480	1,93,320	3,13,577

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 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

