

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



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Project verified by: Siddiquir Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RAYHAN
Age	:	09-02-1988(29 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Saitelia, P.O: Tanagra. P.S: Sreepur, Dist: Gajipur.
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	:	FAZLUL HAQ
(iv) GB member's info	:	Branch: Tanagra Sreepur, Centre # 20 (Female), Member ID: 1161/2, Group No: 04 Member since: 28-02-2003(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 40,000 Outstanding loan: 22,750
(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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-330396
Family's Contact No.	:	01945-166976
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHIDA joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House

Proposed Nobin Udyokta Business Info

Business Name	:	RASHIDA DAIRY FARM
Location	:	Saitilea, Tangra, Sreepur, Gajipur.
Total Investment in BDT	:	BDT 1,95,000/-
Financing	:	Self BDT 1,35,000/- (from existing business) 69% Required Investment BDT 60,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 15 ft= 225 Squire ft
Implementation	:	<ul style="list-style-type: none">▪ he has 02 cow, 1 Calf 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 Saitelia Bazar.▪ Agreed grace period is 3 months.

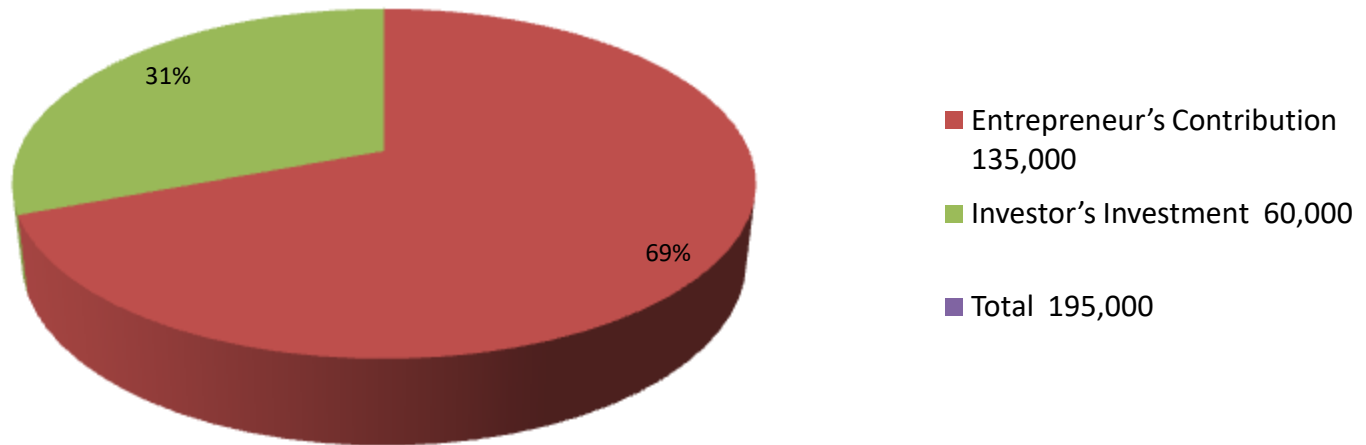
Existing Business (BDT)

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			
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Mobile		3,00	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	55,000	110,000	1	60,000	60,000	170,000
Ox	01	25,000	25,000	0	0	0	25,000
Total	03		135,000	1	60,000	60,000	195,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (15x 50)	750	22500	270000	283500	297675
Calf Sale	0	0	30000	31500	33075
Total Sales(A)	750	22500	300000	315000	330750
Less Variable Expense (B)					
Straw, Bran, Medicine etc	225	6750	81000	85050	89303
Total Variable Expense	225	6750	81000	85050	89303
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent			0	0	0
Electric Bill			0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)			0	0	0
Salary (Staff)		5000	60000	60000	60000
Entertainment			0	0	0
Gard			0	0	0
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5700	68400	68980	69569
Net Profit (E)= [C-D]		10050	120600	126630	132962
Investment Pay Back			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	120,600	126630	132961.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96600	199230
	Total Cash Inflow	180,600	223,230	332,192
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	96,600	199,230	308,192

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









