

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



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAJIB KHAN
Age	:	03/04/1997 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Sister
Address	:	Vill: Hailjor , P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	SHAHANAZ
(iii) Father's name	:	TAZ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7526, Group No: 04 Member since: 25/07/2002 to 2017 (15Years) First Loan: BDT 15,000/- , Existing Loan: BDT 30,000/- Outstanding Loan: BDT 26,040/-
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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-134892
Family's Contact No.	:	01753-896092
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHANAZ joined Grameen Bank since 15 years ago. At first She took BDT 15,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJIB DAIRY FARM
Location	:	Hailjor , Amraid.
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 170,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cows, one ox, two calves in his farm.▪Average daily milk production is 08 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

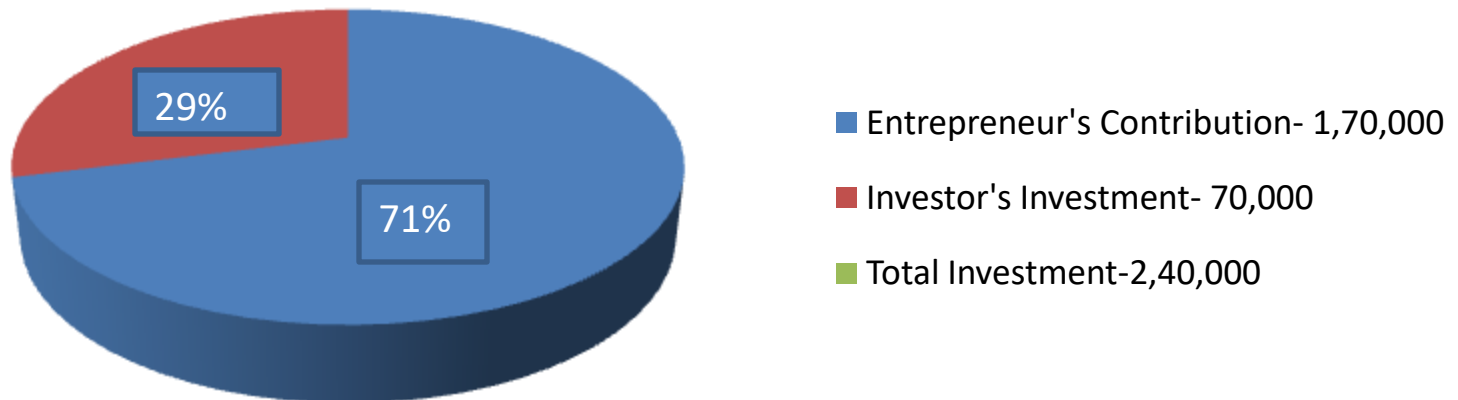
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	1,72,800
Total Sales (A)	480	14,400	1,72,800
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	420	12,600	1,51,200
Less. Fixed Expense			
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,150	61,800
Net Profit (E) [C-D]		7,450	89,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	50,000	1,00,000	1	70,000	70,000	170,000
Ox	1	30,000	30,000				30,000
Calf	2	20,000	40,000				40,000
Total	5		170,000	1		70,000	240,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 13 litre x 60/- per litre)	780	23,400	2,80,800	2,94,840	3,09,582
Total Sales (A)	780	23,400	2,80,800	2,94,840	3,09,582
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	640	19,200	2,30,400	2,41,920	2,54,016
Less. Fixed Expense					
Transportation		1000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,500	78,000	79,460	80,800
Net Profit (E) [C-D]		12,700	1,52,400	1,62,460	1,73,216
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,52,400	1,62,460	1,73,216
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,400	2,58,860
	Total Cash Inflow	2,22,400	2,86,860	4,32,076
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,24,400	2,58,860	4,04,076

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

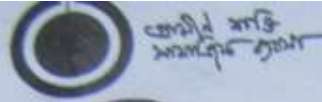
OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামাণ শান্তি গান্ধী

১৫

প্রস্তুত নবীন উদ্যোক্তা

প্রকল্পের নাম:

স্বাস্থ্য সেবা কর্মসূচি

উনিটের নাম:

কম্পিউটার, গাণিতিক

প্রকল্প প্র

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

শ্রীঃ স্বাস্থ্য হানি

বয়স:

২০ বছর

জন্ম তারিখ:

০৩/০৪/১৯৯৮

সংগত যোগ্যতা:

স্বাস্থ্য, বয়স, শিক্ষা

বর্তমান অবস্থা:

অসুস্থ





FAMILY PICTURE

