

Proposed NU Business Name: ABDUR RAHMAN DAIRY FARM



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAHMAN
Age	:	31-12-1989 (27 Years)
Education, till to date	:	BBA
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Fotepur , P.O: Sholuya ,P.S: Carghat ,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REHRNA
(iii) Father's name	:	MD. ABDUR RAHIM
(iv) GB member's info	:	Branch: Nimpara ,Carghat, Centre # 57(Female), Member ID: 4503/3, Group:05 Member since: 2005 to (12 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 3,720
(v) Who pays GB loan installment	:	Self
(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 and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01738-660260
Father's Contact No.	:	01716-727170
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHENA 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	:	ABDUR RAHMAN DAIRY FARM
Location	:	Fotepur , Sholuya, Carghat , Rajshahi .
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600 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.▪Daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12 liter x50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Straw, Bran, Medicine etc		6,000	72,000
Mobile Bill		300	3,600
Total fixed Cost (D)		11,700	140,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x100,000)	100,000	50,000	150,000
Ox (3x40,000)	120,000	-	120,000
Calf (1x30,000)	30,000	-	30,000
Total	250,000	50,000	300,000

Source of Finance

Financial Projection(BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk (14x50)	700	21,000	252,000	264,600	277,830
Total Sales (A)					
Less. Variable Expense	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Electricity		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Straw, Bran, Medicine etc		7,000	84,000	88,200	92,610
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		12,700	152,400	156,600	161,010
Net Profit (E) [C-D]		8,300	99,600	108,000	116,820
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SL	<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	99,600	108,000	116,820
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	79,600	88,000
	Total Cash Inflow		187,600	204,820
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	79,600	167,600	184,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest



ইউ, পি ৭ নং কয়ম
(১২) (১) নং বিধান দ্রষ্টব্য

২নং শলুয়া ইউনিয়ন পরিষদ

পোষ্ট : শলুয়া, থানা : চারঘাট, জেলা : রাজশাহী।

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ট্রেড লাইসেন্স

বুক নং ^{০৬} ৫৭২

লাইসেন্স নং মোক্কেব্ব রহমান দেইবী হার্ন

লাইসেন্সীর নাম মোঃ মোঃ মোক্কেব্ব রহমান

ঠিকানা ফাউন্ডেশন, শলুয়া, চারঘাট, রাজশাহী।

পেশা বৃত্তি ও ব্যবসার ধরণ দেইবী খামার ব্যবসা

বলবৎ থাকার মেয়াদ ২০১৭-২০১৮ ইং অর্থ বছর হিচাবে।

প্রদত্ত ফি এর পরিমাণ : (অংকে) = ২০০/- কথায় দুইশত মাত্র।

তারিখ ১৭/১০/২০১৭ ইং

মোঃ বিজয় কান্ত
স্বাক্ষর
চেয়ারম্যান
২ নং শলুয়া ইউ,পি

স্বাক্ষর
২ নং শলুয়া ইউনিয়ন পরিষদ
চারঘাট, রাজশাহী।







