

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



Project identification and prepared by: Md. Mahfuzur Rahman,
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MST RUMA
Age	:	05-06-1989 (28 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Sreepur, P.O: Sreepur, 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	:	MST JOSNA
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Tengra, Centre # 65 (Female), Member ID: 3951/2, Group No: 01 Member since: 2000-2010 (10 Years) First loan: BDT 10,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: Nil
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	8 years experience in running business. 8 Years in own business She has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-302749
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JOSNA Joined Grameen Bank Since 10 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

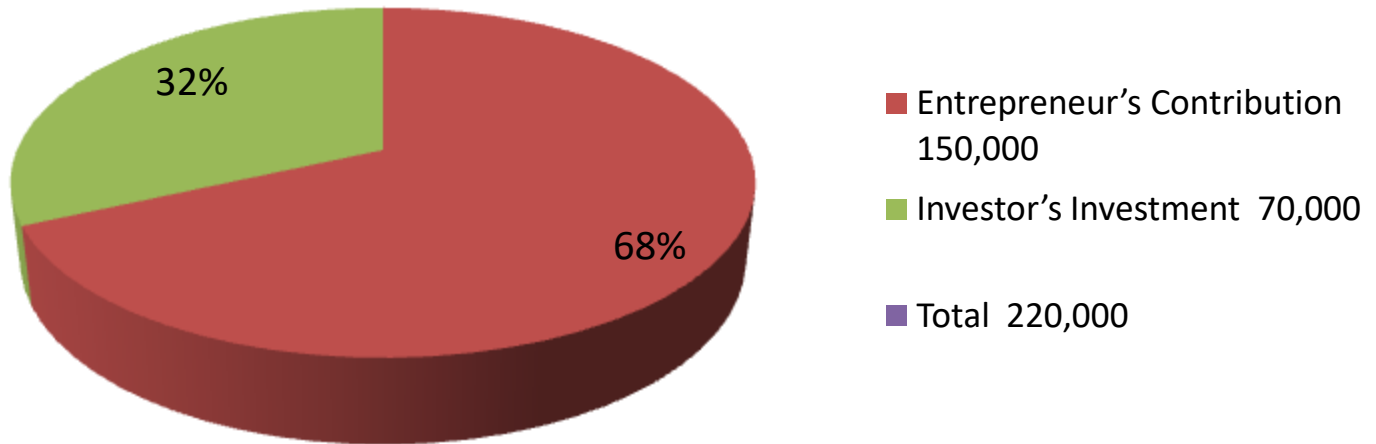
Proposed Nobin Udyakta Business Info

Business Name	:	RUMA DAIRY FARM
Location	:	Sreepur.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000(from existing business) 68% Required Investment BDT 70,000 (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 10 ft. = 100 Square ft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up for investment in cow rearing▪Average daily milk production 10 litre and milk price is 60 per litre.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects cows from local area.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine	90	2700	32400
Total Variable Expense	90	2700	32400
Contributon Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6400	76800
Net Profit (E)= [C-D]		8900	106800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	70,000	70,000	220,000
			150,000			70,000	220000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	840	25200	302400	317520	333396
	0	0	0	0	0
Total Sales(A)	840	25200	302400	317520	333396
Less Variable Expense (B)					
Straw, Bran, Medicine etc	126	3780	45360	47628	50009
Total Variable Expense	126	3780	45360	47628	50009
Contributon Margin (CM) [C=(A-B)]	714	21420	257040	269892	283387
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6400	76800	77320	77846
Net Profit (E)= [C-D]		15020	180240	189252	198715
Investment Pay Back			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	180,240	189252	198714.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152240	313492
	Total Cash Inflow	250,240	341,492	512,207
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	152,240	313,492	484,207

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures









