

Proposed NU Business Name: **Ridoy Dairy and Layar Farm**



Project identification and prepared by: MD.Mahfujur rahman

Project verified by: Md Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Towhidul Hasan Ridoy
Age	:	02-03-1999(18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Pelaid, P.O: Gosinga, 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	:	BIBI HAWA
(iii) Father's name	:	MD.KHALIL
(iv) GB member's info	:	Branch: Gosinga Sreepur, Centre: 48(Female), Member ID: 1851, Group No: 02 Member since: 2000 to 2017(17Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 40000 Outstanding loan:BDT 37360
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	8 years experience in own business. He has no training.
Other Own/Family Sources of Income	:	Grocery Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-098170
Mother's Contact No.	:	01685-576188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HAWA joined Grameen Bank since 17 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

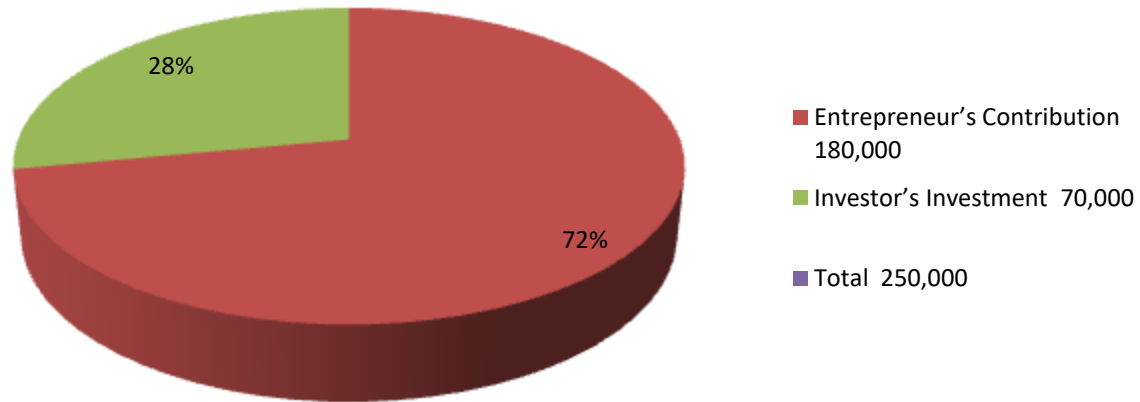
Business Name	:	Ridoy Dairy and Layar Farm
Location	:	Shrepur
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 180000/-(from existing business) 68% Required Investment BDT 70000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow & chicken rearing▪The business is operating by entrepreneur. Existing no employees.▪The shop is own▪Collects cows & chickens from Shrepur.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Chicken & Egg	1500	45000	540000
Milk	360	10800	129600
Total Sales(A)	1860	55800	669600
Less Variable Expense (B)			0
Poultry Feed, Straw, Bran, Medicine etc	975	29250	351000
Total Variable Expense	975	29250	351000
Contribution Margin (CM) [C=(A-B)]	885	26550	318600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
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)		7200	86400
Net Profit (E)= [C-D]		19350	232200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow calf layer	1	50000	50000	1	70000	70,000	120,000
	1	30000	30000			0	30,000
	1000	100	100000				100,000
	1002	80100	180,000	1	70000	70,000	250000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chicken & Egg	2500	75000	900000	945000	992250
Milk	360	10800	129600	136080	142884
Total Sales(A)	2860	85800	1029600	1081080	1135134
Less Variable Expense (B)					
Poultry Feed, Straw, Bran, Medicine etc	1625	48750	585000	614250	644963
Total Variable Expense	1625	48750	585000	614250	644963
Contributon Margin (CM) [C=(A-B)]	1235	37050	444600	466830	490172
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	87400	88430
Net Profit (E)= [C-D]		29850	358200	376110	394916
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	358,200	376110	394915.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		330200	678310
	Total Cash Inflow	428,200	706,310	1,073,226
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	330,200	678,310	1,045,226

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

