

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



Project identification and prepared by: Mr. Kabir
RaksamTahirpur Unit , Rajshahi

Project verified by: MD. MIJAN PATOARY



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. SELIM REJA
Age	:	15-01-1992(26Years)
Education, till to date	:	M.A running
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 sister
Address	:	Vill: chawkhali,P.O: gualkandi,P.S: bagmara, 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. SANOARA
(iii) Father's name	:	MD. KOWCHER PRANG
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 03(Female), Member ID: 1074/3 Group No: 02 Member since: 08-03-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 13500
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mach chash
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737037559
Father's Contact No.	:	01745677763
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SANOARA joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SELIM DAIRY FARM
Location	:	Chawkhali,gualkandi, bagmara,Rajshahi
Total Investment in BDT	:	BDT 130,000
Financing	:	Self BDT 80,000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10 ft = 100 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

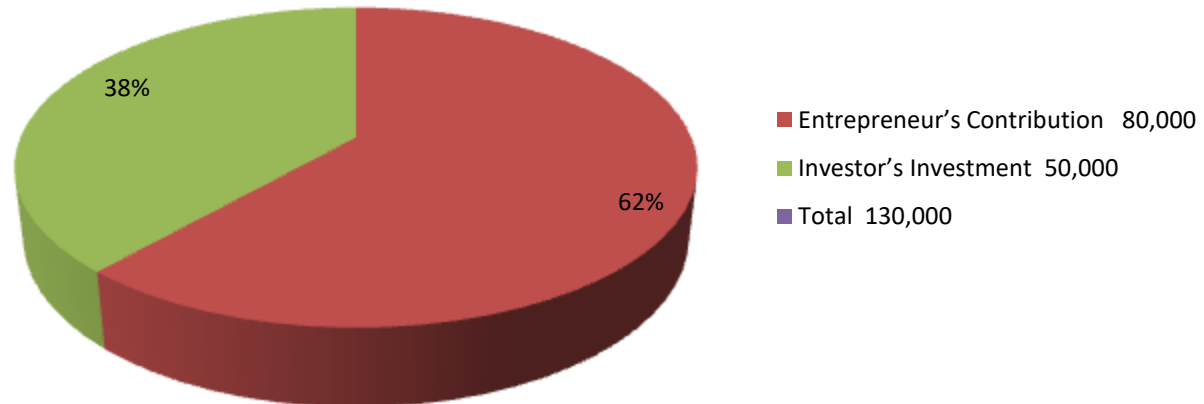
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense		0	
cow		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
food		1500	18,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	2	40,000	80,000				80,000
bachur kroy	2	25,000	50,000				50,000
Total	4	65000	130000		0	0	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		33000	396000	415800	436590
Total Sales (A)		33000	396000	415800	436590
Less. Variable Expense					
COW		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0		
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
food		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85300	86500
Net Profit (E) [C-D)		11000	131900	141500	151640
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	141500	151640
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	233400
	Total Cash Inflow	181,900	253400	385040
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	111,900	233400	365040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: chawkhali,
gualkandi,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



ইউ.পি. ফরম নং- ১৩

১৩নং গোয়ালকান্দি ইউনিয়ন

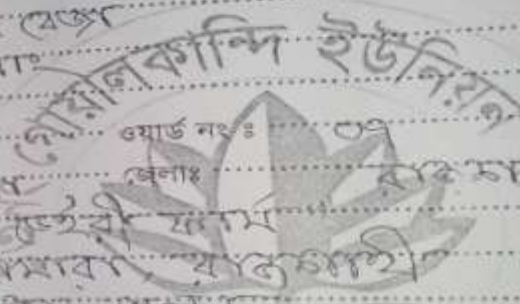
ডাকঘর: গোয়ালকান্দি, উপজেলা: বাগমারা, জেলা: রাঙ্গামাড়া

ট্রেড লাইসেন্স (ব্যবসার ছাড়পত্র)

বহি নং- ০৬ 133

অর্থ বছর : ২০১৭-২০১৮

লাইসেন্স ধারীর নাম : শ্রেণির বেঙ্গল
পিতা/স্বামীর নাম : কনকেশ্বর ব্রা
মাতার নাম : স্যানোথারা
গ্রাম : টেঁউখান্দী
উপজেলা থানা : বাগমারা
প্রতিষ্ঠানের নাম : শ্রেণির টেঁউখান্দী
ঠিকানা : টেঁউখান্দী, বাগমারা, রাঙ্গামাড়া
পেশার ধরন (ব্যবসা) : সহাদী কুমু পান্ডুর
লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৫০০/-
(অথবা : পাঁচশত টাকা মাত্র)
ব্যবসা / বৃত্তি/ পেশা :
লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০/০৬/২০১৮ পর্যন্ত



তারিখ : ২০/০৬/১৮



