

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



Project identification and prepared by: MD.Mahfujor rahman
sokhipur

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Rasel Mia
Age	:	04-02-1990(27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Araipara P.O: kochua P.S: Sokhipur Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA AKTER
(iii) Father's name	:	MD.KHORSHED ALOM
(iv) GB member's info	:	Branch: Kochua Shokhipur Center 38 (Female), Member ID: 3780, Group No: 04 Member since: 1992 -2017(25Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 35000 Outstanding loan: 21910
(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	:	5 years experience in own business, 5 years experience in others business He has 5 years training.
Other Own/Family Sources of Income	:	Autovan
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704570376
Mother's Contact No.	:	01775870276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokhipur ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA AKTER joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

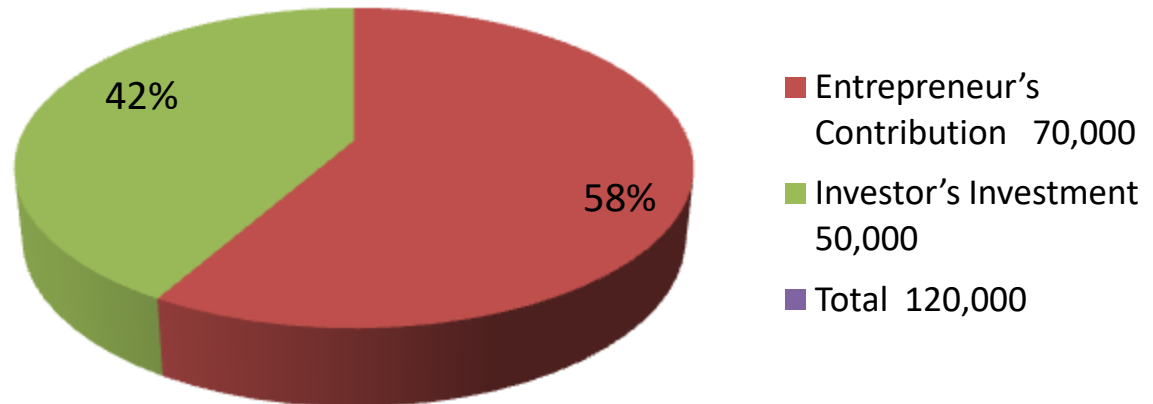
Proposed Nobin Udyokta Business Info

Business Name	:	RASEL DAIRY FARM
Location	:	Shokhipur
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 70000/-(from existing business) 58% Required Investment BDT 50000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12ft= 144 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; cow,ox.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own▪Collects goods from borochowna.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Milk	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		3788	45456

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	45000	45000	1	50000	50,000	95,000
ox	1	25000	25000			0	25,000
	2	70000	70,000	1	50000	50,000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		5500	66000	103200	578400
Net Profit (E)= [C-D]		11528	138336	145252.8	152515
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	138,336	145252.8	152515.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118336	243588.8
	Total Cash Inflow	188,336	263,589	396,104
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	118,336	243,589	376,104

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 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

