

Proposed NU Business Name: **RUHUL AMIN DAIRY FARM**



Project identification and prepared by: Mahafuzur Rahaman
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RUHUL AMIN
Age	:	01/01/1987(31Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	0 2Son 0 1Doughter
No. of siblings:	:	01Brothers 0 Sister
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	:	MTS: KHODEZA
(iii) Father's name	:	MD:ALI HASAN
(iv) GB member's info	:	Branch: Sreepur, Centre # 74 (Female), Member ID: 8233, Group No: 05 Member since: 29/03/2005 to 2018(12Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 40,000/- Outstanding Loan: BDT 0/-
Further Information:		
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-691704
Family's Contact No.	:	01937-461404
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MTS: KHODAZA joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

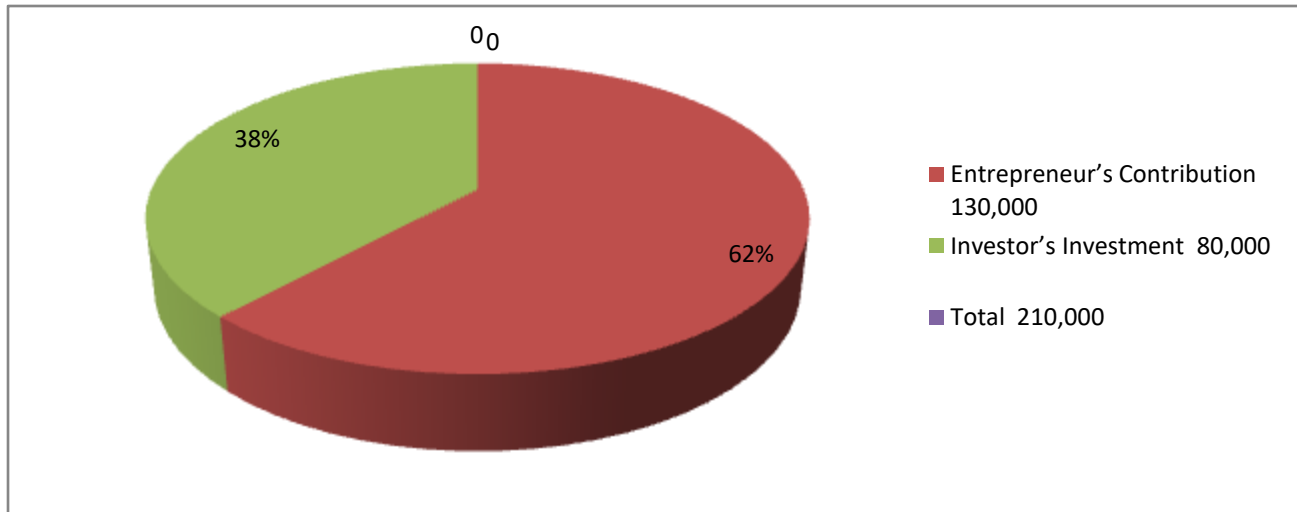
Business Name	:	RUHUL AMIN DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 130,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10 ft = 100sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	2805	84150	1009800
Total Variable Expense	2805	84150	1009800
Contributon Margin (CM) [C=(A-B)]	495	14850	178200
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		8850	106200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	80,000	80,000	80,000
Calf	1	30,000	30,000			0	
Cow							
			130000			80,000	80000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3,800	114,000	1368000	1436400	1508220
0	3,800	114,000	1368000	1436400	1508220
Total Sales(A)					
Less Variable Expense (B)	3,040	91,200	1094400	1149120	1206576
Straw, Bran, Medicine etc	3,040	91,200	1094400	1149120	1206576
Total Variable Expense	760	22,800	273600	287280	301644
Contributon Margin (CM) [C=(A-B)]					
Less Fixed Expense		0	0	0	0
Rent		300	3,600	7,500	8,000
Electric Bill		200	2,400	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		0	0	0	0
Salary (Staff)		200	2,400	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		300	3,600	5,000	5,300
Mobil Bill		6,000	72,000	103,000	104,300
Total Fixed Cost (D)		16,800	201,600	184,280	197,344
Net Profit (E)= [C-D]			20,000	20,000	20,000
Investment Pay Back	3,800	114,000	1368000	1436400	1508220

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	80,000		
1.2	Net Profit	403,200	423360	444528
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		371200	762560
	Total Cash Inflow	483,200	794,560	1,207,088
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	371,200	762,560	1,175,088

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 5 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

