

Proposed NU Business Name: RASHEDA DAIRY FARM

Project identification and prepared by: Ishak Chambung
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASEL
Age	:	04-02-1992 (25 Years)
Education, till to date	:	Class - Eight
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	01 Sister & 0 Brother
Address	:	Vill: Moddo DigolKandi, P.O: Valurpara, P.S: Sona Tola, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.RASHEDA BEGUM
(iii) Husband's name	:	MD.SHOWKOT HOSSEN
(iv) GB member's info	:	Branch: Gorgasa,sonatola , Centre # 18 (Female), Member ID: 155, Group No: 01 Member since: 10-01-2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,619, Outstanding loan:BDT 10,323/ -
(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	:	03 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-513471
Mother's Contact No.	:	01776-960482
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.RASHEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in made home.

Proposed Nobin Udyokta Business Info

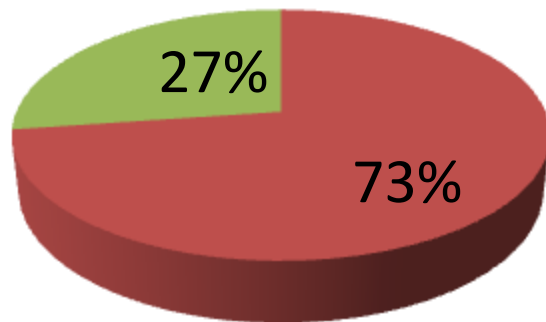
Business Name	:	RASHEDA DAIRY FARM
Location	:	Moddo Digol Kandi, Valurpara, Sonatola, Bogra
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 73% Required Investment BDT 60,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow , three calf in his farm.▪Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from local bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (08x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	140	4200	50400
Total Variable Expense	140	4200	50400
Contribution Margin (CM) [C=(A-B)]	260	7800	93600
Less Fixed Expense			
Electric Bill		100	1200
Salary (Self)		4000	48000
Mobile Bill		100	1200
Total Fixed Cost (D)		4200	50400
Net Profit (E)= [C-D]		3600	43200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	60,000	60,000	160,000
Calf	1	30,000	30,000			0	30,000
Small Calf	2	15,000	30,000			0	30,000
			160000			60000	220000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 60,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (10x 50)	500	15000	180000	189000	198450
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)					
Straw, Bran, Medicine etc	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	325	9750	117000	122850	128993
Less Fixed Expense					
Electric Bill		100	1200	1500	1800
Salary (Self)		4000	48000	48000	48000
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		4200	50400	50800	51200
Net Profit (E)= [C-D]		5550	66600	69930	73427
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	66,600	69930	73426.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42600	88530
	Total Cash Inflow	126,600	112,530	161,957
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	42,600	88,530	137,957

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE