

Proposed NU Business Name: RUBEL DAIRY FARM



Project identification and prepared by: Md. Saiduzzaman sadhin
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL HOSSAIN
Age	:	12-10-1994 (24 years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers,1sister.
Address	:	Vill: mollapara P/O:Rajabari hat .P.S:Godagari 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. MURSHIDA BEGUM
(iii) Father's name	:	MD: ROBIUL ISLAM
(iv) GB member's info	:	Branch: Dewpara,Godagari.Centre #91(Female), Member ID: 8913, Group No: 01 Member since: 19/01/2010 till now(7Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 4000, Outstanding loan: 3288=
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Service holder.
Entrepreneur Contact No.	:	01743-555866
Mother's Contact No.	:	01938-704080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MURSHIDA BEGUM joined Grameen Bank since 7 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL DAIRY FARM
Location	:	Mollapara,Godagari
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 1,40,000/-(from existing business) 74% Required Investment BDT 50000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	50*20=1000 squire 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’.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Agreed grace period is 3 months.

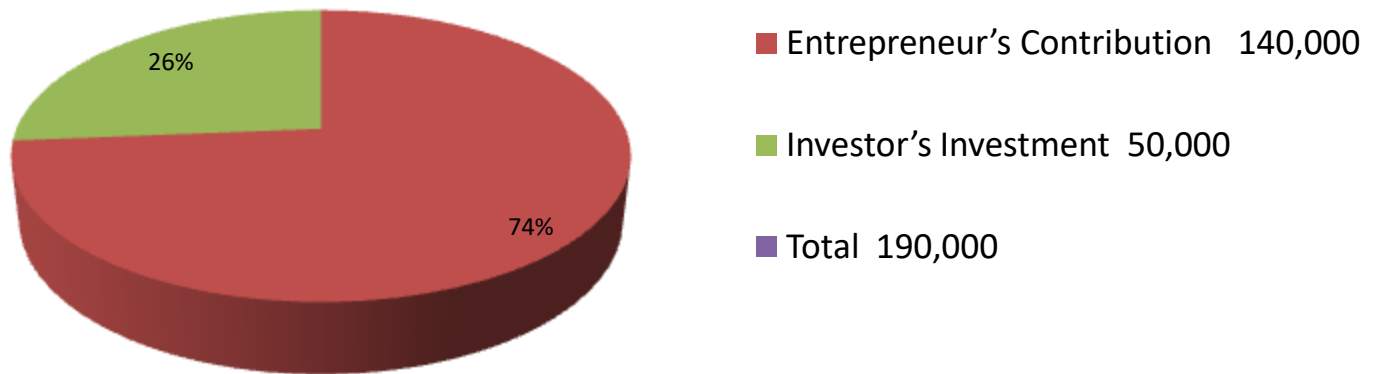
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		190000	760000
Total Sales (A)		190000	760000
Less. Variable Expense			
Cow sales		160000	640000
Total variable Expense (B)		160000	640000
Contribution Margin (CM) [C=(A-B)]		30000	120000
Less. Fixed Expense			
Rent			0
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		12000	48000
Guard			0
Transportation		900	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		13800	55200
Net Profit (E) [C-D]		16200	64800

Investment Breakdown

	Existing	proposed	
Cow	140000	50000	190000
Total	140000	50000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		210000	840000	882000	926100
Total Sales (A)		210000	840000	882000	926100
Less. Variable Expense					
Cow sales		160000	640000	672001	705601
Total variable Expense (B)		160000	640000	672001	705601
Contribution Margin (CM) [C=(A-B)]		50000	200000	210001	220501
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		12000	48000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		13800	55200	55200	55200
Net Profit (E) [C-D]		36200	144800	154801	165301
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	144800	154801	165301
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124800	259601
	Total Cash Inflow	194,800	279601	424902
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	124,800	259601	404902

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Molla para .
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

