

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



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Mawna Unit, Gazipur

Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MST: RUMA AKTER |
| Age | : | 01-11-1990 (27 Years) |
| Education, till to date | : | S S C |
| Marital status | : | Married |
| Children | : | 2 Son |
| No. of siblings: | : | 01 Brother 3 Sisters |
| Address | : | Vill: Chakpara, P.O:Mawna, 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 | : | SUFIYA AKTER |
| (iii) Father's name | : | EMAM HOSSEN |
| (iv) GB member's info | : | Branch: Mawna Sreepur, Centre # 45(Female), Member ID: 4478/1, Group No: 04 Member since: 12-03-2011 (06Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: Nil 20,000 /=Outstanding loan: 13,120/= |
| (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.) | : | No |
| Business Experiences and Training Info | : | 06 years experience in running business. 06 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Polty Farm(10,000 Monthly) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01627-456077 |
| Family's Contact No. | : | 01625-133925 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA AKTER joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | RUMAN DAIRY FARM |
| Location | : | Cakpara, Mawna, Sreepur, Gazipur. |
| Total Investment in BDT | : | BDT 2,40,000/- |
| Financing | : | Self BDT 1,70,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 20 ft= 240 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ She has 1 cow, 1 ox and 1 calf in her farm.▪ Average Daily milk production is 10 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Soling Mor.▪ Agreed grace period is 3 months. |

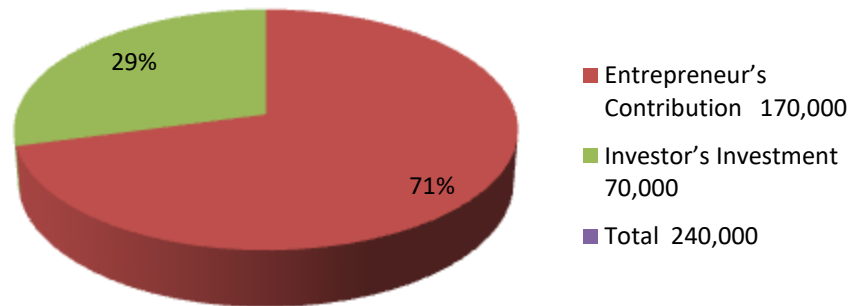
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (10 x 50) | 500 | 15,000 | 180,000 |
| Total Sales (A) | 500 | 15,000 | 180,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 130 | 3,900 | 46,800 |
| Total variable Expense (B) | 130 | 3,900 | 46,800 |
| Contribution Margin (CM) [C=(A-B)] | 370 | 11,100 | 133,200 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 100 | 1,200 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 100 | 1,200 |
| Total fixed Cost (D) | | 5,200 | 62,400 |
| Net Profit (E) [C-D] | | 5,900 | 70,800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|--------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 01 | 100000 | 100000 | 1 | 70000 | 70,000 | 170,000 |
| Ox | 01 | 50000 | 50000 | 0 | 0 | 0 | 50000 |
| Calf | 01 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Total | 3 | | 170000 | 1 | 70000 | 70,000 | 240,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|-----------------|-----------------|-----------------|
| Revenue (sales) | | | | | |
| Milk (15x 50) | 750 | 22,500 | 270,000 | 283,500 | 297,675 |
| Calf Sale | | | 30,000 | 30,000 | 30,000 |
| Total Sales (A) | 750 | 22,500 | 300,000 | 313,500 | 327,675 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 220 | 6,600 | 79,200 | 83,160 | 87,318 |
| Total variable Expense (B) | 220 | 6,600 | 79,200 | 83,160 | 87,318 |
| Contribution Margin (CM) [C=(A-B)] | 530 | 15,900 | 1,90,800 | 2,00,340 | 210357 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 200 | 2,400 | 3,000 | 3,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 200 | 2,400 | 2,500 | 2,600 |
| Total Fixed Cost | | 5,400 | 64,800 | 65,500 | 66,100 |
| Net Profit (E) [C-D] | | 10,500 | 1,26,000 | 134,840 | 1,44,257 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 1,26,000 | 1,34,840 | 1,44,257 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 14,880 | 1,21,720 |
| | Total Cash Inflow | 1,96,000 | 1,49,720 | 2,65,977 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | 13,120 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 1,11,120 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 14,880 | 1,21,720 | 2,37,977 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :6 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

