

Proposed NU Business Name: RUBEL DAIRY FARM



Project identification and prepared by: MD.Sujat Ali
Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL MIA
Age	:	15-10-1990 (27Years)
Education, till to date	:	Class SIX
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Jadobpur P.O: Jadobpur P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BULBULI AKTER
(iii) Father's name	:	SADEKUR RAHMAN
(iv) GB member's info	:	Branch :Nakshal , Centre 5 (Female), Member ID: 4352 , Group No: 05 Member since: 05-10-2008 (09years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 31,000, Outstanding Loan: 18692
(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	:	No experience in running business. 10 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684693447
Family's Contact No.	:	01793230715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BULBULI AKTER joined Grameen Bank since 9 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 Info

Business Name	:	RUBEL DAIRY FARM
Location	:	Nakshala
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 140,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ftx 12 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Nakshal Bazar.▪The farm is owned.▪Agreed grace period is 3 months.

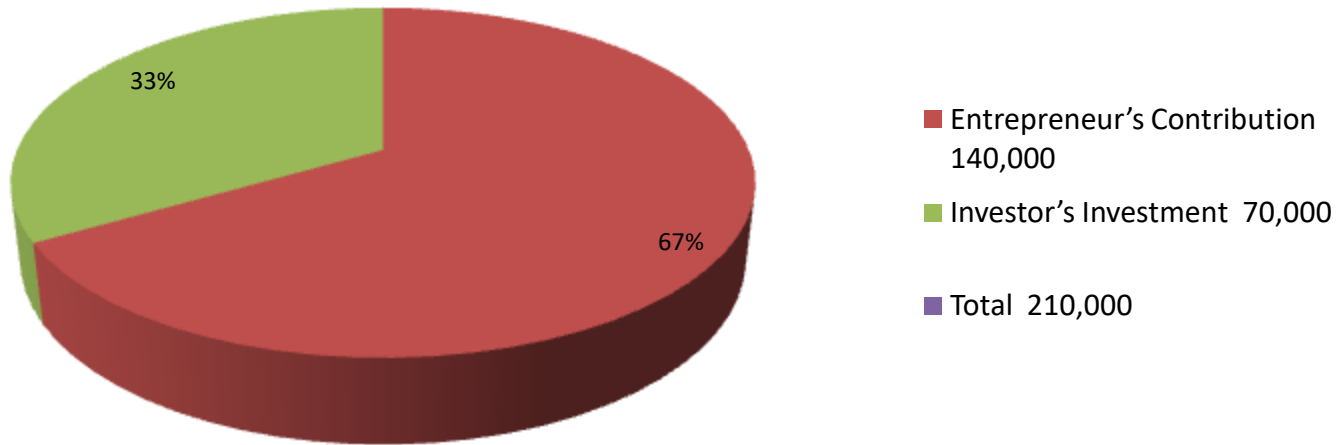
Existing Business (BDT)

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow and Calf	660	19800	237600
	0	0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
cow and Calf	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		11328	135936

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	3	40,000	120,000	2	35,000	70,000	190,000
Calf	2	25,000	50,000			0	50,000
	5	0	170,000	2	35,000	70,000	240,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow and Calf	1000	30000	360000	378000	396900
	0	0	0	0	0
Total Sales(A)	1000	30000	360000	378000	396900
Less Variable Expense (B)					
Straw, Bran, Medicine etc	140	4200	50400	52920	55566
Total Variable Expense	140	4200	50400	52920	55566
Contributon Margin (CM) [C=(A-B)]	860	25800	309600	325080	341334
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5700	68400	68800	69200
Net Profit (E)= [C-D]		20100	241200	253260	265923
Investment Pay Back			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	241,200	253260	265923
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		213200	438460
	Total Cash Inflow	311,200	466,460	704,383
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	213,200	438,460	676,383

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

