

Proposed NU Business Name: RUBEL DAIRY FARM



Project identification and prepared by: Md. Mahfujor Rahman

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUBEL KUMAR DATTA
Age	:	24-02-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill:Shreepur P.O:Shreepur P.S:Shreepur Dist:Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	UZZOLA RANI DATTA
(iii) Father's name	:	PRODIP KUMAR DATTA
(iv) GB member's info	:	Branch:Tangra, shreepur, Centre 14(Female), Member ID: 8058, Group No: 11 Member since: 1999(18Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 25000
(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	:	10 years experience in running business. She has no Month training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766630253
Family's Contact No.	:	01923423859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UZZOLA RANI DATTA Joined Grameen Bank Since 18 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL DAIRY FARM
Location	:	Shreepur, Gazipur
Total Investment in BDT	:	BD 380,000=/
Financing	:	Self BDT 300,000(from existing business) 79% Required Investment BDT 80,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪he has 2 cow and 2 Calf in his farm.▪Average Daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from shreepur.▪Agreed grace period is 3 months..

Existing Business

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Cow,Calf,Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	84	2520	30240
Total Variable Expense	84	2520	30240
Contributon Margin (CM) [C=(A-B)]	516	15480	185760
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
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)		7200	86400
Net Profit (E)= [C-D]		8280	99360

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,Calf,Milk	1200	36000	432000	453600	476280
	0	0	0	0	0
Total Sales(A)	1200	36000	432000	453600	476280
Less Variable Expense (B)					
Straw, Bran, Medicine etc	168	5040	60480	63504	66679
Total Variable Expense	168	5040	60480	63504	66679
Contributon Margin (CM) [C=(A-B)]	1032	30960	371520	390096	409601
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	87400	88430
Net Profit (E)= [C-D]		23760	285120	299376	314345
Investment Pay Back			32,000	32,000	32,000

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

Cash flow projection on business plan (rec. & Pay)				
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	285,120	299376	314344.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		253120	520496
	Total Cash Inflow	365,120	552,496	834,841
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	253,120	520,496	802,841

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 10Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

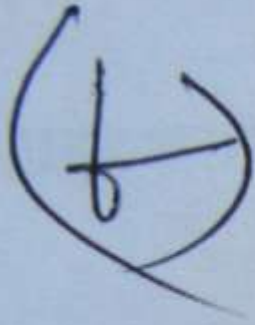
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গোষ্ঠীর মতি
সমাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: কুর্মেলা জৈয়া ফার্ম

ইউনিটের নাম: ক্রোমপুর গাছীপুত্র

প্রকল্প প্রস্তাব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: কুর্মেলা কুর্মেলা

জন্ম তারিখ: ২৫-০২-১৯৪৪

বয়স: ২৯

শিক্ষাগত যোগ্যতা: ৬ম স্তর

বৃত্তি: বিদ্যার্থী









