

Proposed NU Business Name: RIDOY 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.RIDOY SARKER
Age	:	26-11-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	
Children	:	
No. of siblings:	:	1 brother
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	:	MST.HAMIDA BEGUM
(iii) Father's name	:	ALAUDDIN SARKER
(iv) GB member's info	:	Branch:Goshinga shreepur, Centre 37(Female), Member ID: 8718, Group No: 11 Member since: 2007 to 2017(10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 40,000 Outstanding loan: 21,520
(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	:	8 years experience in running business. He has no Month training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01627104152
Family's Contact No.	:	01716282796
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HAMIDA BEGUM Joined Grameen Bank Since 10 Years Ago. At First she Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Agriculture .

Proposed Nobin Udyokta Business Info

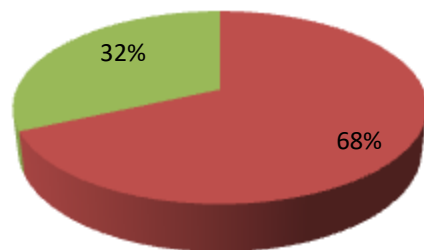
Business Name	:	RIDOY DAIRY FARM
Location	:	Shreepur, Gazipur
Total Investment in BDT	:	BD 220,000=/
Financing	:	Self BDT 150,000(from existing business) 68% Required Investment BDT 70,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪he has 3 cow 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
Revnue (Sale)			
MILK,COW	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		500	6000
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)		6700	80400
Net Profit (E)= [C-D]		8780	105360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	70,000	70,000	170,000
Ox	1	50,000	50,000				50,000
			150,000			70,000	220000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
MILK,COW	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		500	6000	6300	6615
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)		6700	80400	81100	81815
Net Profit (E)= [C-D]		24260	291120	305676	320960
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	291,120	305676	320959.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263120	540796
	Total Cash Inflow	361,120	568,796	861,756
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	263,120	540,796	833,756

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 8 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



গ্রামীণ শক্তি সান

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: হৃদয়ে উইশী ফার্ম

ইউনিটের নাম: শ্রীপুর গার্লস্‌ পুর

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীমতী হৃদয়ে অরিন্দম

বয়স: ২১ বছর

জন্ম তারিখ: ২৬/০১/২০০০

শিক্ষাগত যোগ্যতা: স্নাতক, অসম, সি

অন্যান্য তথ্য: *











