

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



Project identification and prepared by: Md. Golam rusul,
Munsignonj Unit, Munsignonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAYA
Age	:	12.09.1986(30 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Sister
Address	:	Vill: North kaji kosba, P.O: Mirkadim, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKSANA BEUM
(iii) Father's name	:	MD. MUSA
(iv) GB member's info	:	Branch: Ponchosar, Centre # 08(Female), Member ID: 2425, Group No: 02 Member since: 02-02-2002 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 15000
(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	:	12 years experience in running business. He has 4 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916752959
Mother's Contact No.	:	01930177812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKSANA BEUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASHED DAIRY FARM
Location	:	North kaji kosba,Mirkadim,Munsigonj Sadar,Munsigonj
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 210,000/-(from existing business) 68% Required Investment BDT 100,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Daily milk production is 20 liter and milk price is BDT 50▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

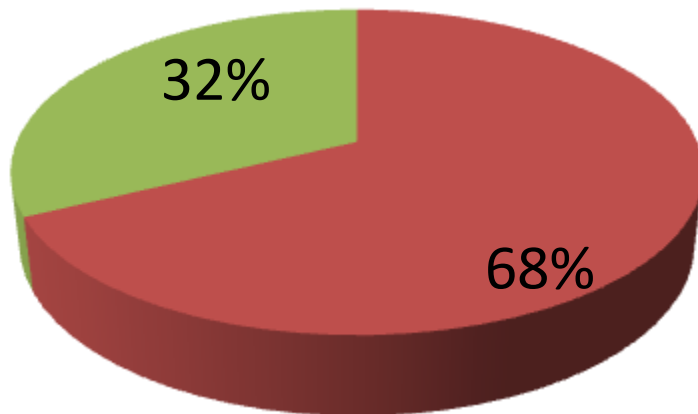
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (14 x 50)	700	21,000	252,000
Total Sales (A)	700	21,000	252,000
Less. Variable Expense			
Straw, Bran, Medicine etc	240	7,200	86,400
Total variable Expense (B)	240	7,200	86,400
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity bill		100	1,200
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		8,400	100,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Australian cow (1)	118,000	0	118,000
Australian cow (1)	80,000	0	80,000
Calves (1)	12,000	0	12,000
Australian cow (1)	0	100,000	1,00,000
Total	210,000	100,000	310,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 100,000
- Total 310,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (20 x 50)	1,000	30,000	360,000	378,000
Calf Sale		-	15,000	15,000
Total Sales (A)	1,000	30,000	375,000	393,000
Less. Variable Expense				
Straw, Bran, Medicine etc	260	7,800	93,600	98,280
Total variable Expense (B)	260	7,800	93,600	98,280
Contribution Margin (CM) [C=(A-B)]	740	22,200	281,400	294,720
Less. Fixed Expense				
Mobile Bill		400	4,800	550
Salary (self)		5,000	60,000	60,000
Electricity bill		200	2,400	3,000
Total Fixed Cost		5,600	67,200	63,550
Net Profit (E) [C-D]		16,600	214,200	231,170
Investment Payback			60,000	60,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	214,200	231,170
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		154,200
	Total Cash Inflow	314,200	385,370
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	154,200	325,370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
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

















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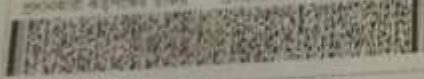

 নাম: মাহা
 Name: Maja
 পেশা: গার্হস্থ্য
 Profession: Housewife
 জন্ম তারিখ: ১২ সেপ্টেম্বর ১৯৯০
 Date of Birth: 12 Sep 1990
 ID NO: 6915685234525



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 Government Office: Dhaka, Bangladesh.


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 মোঃ মাহা সানম
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FAMILY PICTURE

