

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



Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. RABEYA
Age	:	08-05-1988(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Salna ; P.O:Salna Bazzar ;P.S: Gazipur Sadar ;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	:	FATEMA KHATUN
(iii) Father's name	:	LATE. LIAKAT ALI
(iv) GB member's info	:	Branch: Bashon , Centre # 49 (Female), Member ID: 4701/1, Group No: 05 Member since: 05-07-2001 (15Years) First loan: BDT 10,000/- Existing loan: BDT 95000 /- Outstanding loan: BDT 88,400/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925441951
Family's Contact No.	:	01720845209
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow.

Proposed Nobin Udyokta Business Info

Business Name	:	RABEYA DAIRY FARM
Location	:	Salna Bazzar
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 70% Required Investment BDT 1,00,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 10 ft= 160 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cow. ▪Average % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Salna Bazzar,Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT) D

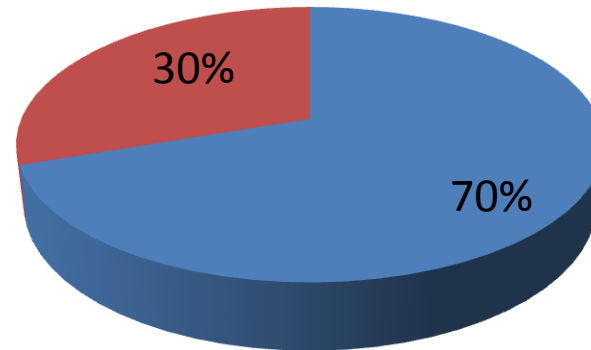
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Daily Sales(10 Litter*50=500)	500	15000	180000
Total Sales (A)	500	15000	180000
Less. Variable Expense			
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		200	2400
Mobile Bill		100	1200
Salary (self)		5000	60000
Transportation		200	2400
Entertainment		100	1200
Feeds and Medicine		1500	18000
Salary (Staff)			
Total fixed Cost (D)		7100	85200
Net Profit (E) [C-D]		7900	94800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	200000	100000	300000
Calf	30000	-	30000
	-	-	-
	-	-	-
	-	-	-
Total	230000	100000	330000

Source of Finance

- Entrepreneur Contribution=230000
- Investors Investment=100000
- Total=330000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Daily Sales(15 Litter*50=750)	750	22500	270000	283500	297675
Total Sales (A)	750	22500	270000	283500	297675
Less. Variable Expense					
Total variable Expense (B)	750	22500	270000	283500	297675
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less. Fixed Expense					
Rent					
Electricity Bill		200	2400	2500	2600
Mobile Bill		150	1800	1900	2000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		150	1800	1900	2000
Feeds and Medicine		2000	24000	25000	26000
Salary (Staff)					
Total Fixed Cost		8000	96000	97800	99600
Net Profit (E) [C-D]		14500	174000	185700	198075
Investment Payback			40000	40000	40000

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	1,00,000		
1.2	Net Profit	174000	185700	198075
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134400	280100
	Total Cash Inflow	274400	320100	478175
2	Cash Outflow			
2.1	Purchase of Product	1,00,000	-	
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40000
	Total Cash Outflow	1,40,000	40,000	40000
3	Net Cash Surplus	134400	280100	438175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:0
Experience & Skill : 4 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











FARID



FARID

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোসাঃ রাবেয়া
Name: MST. RABEYA
যামি: মোঃ ফরিদ
মাতা: ফাতেমা খাতুন
Date of Birth: 08 May 1968
ID NO: 3313054713172

এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাগজটি ব্যবহারকারী ব্যতীত অন্য
কোনও পায়রা খোলে দিকটায় পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/পাড়া: দক্ষিণ সালনা, দক্ষিণ সালনা, ডাকঘর: সালনা বাজার - ১৭০০,
গাজীপুর সদর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ০৪/০৮/২০০৮

স্বাক্ষর প্রমাণ

আমি মোসঃ ফাতেমা, যামি হতে নিম্নলিখিত (স্বাক্ষর)
স্বাক্ষর: মঃ ফারুক হুসেইন মালিক সালনা উপজেলা
আবুগাঙ্গা মোতা, পোষ্ট মোসঃ ফাতেমা হুসেইন
৬৫ সালনা উপজেলা সফিকুল জামান পান্ডে,
সালনা মল্লিক নামের প্রকৃতপনা স্বাক্ষর
জনর নাম প্রদান পান্ডে সালনা উপজেলা
মোস্তাফিজ কামিলুল হক মোস্তাফিজ
নাই, এই স্বাক্ষর স্বাক্ষরিত মুদ্রা স্বাক্ষর
স্বাক্ষর মোস্তাফিজ হুসেইন

(Signature)
মোস্তাফিজ হুসেইন

৩১/৭/১৭
স্বাক্ষর: মঃ ফারুক হুসেইন

FAMILY PICTURE

