

## Proposed NU Business Name: **ROBEL DAIRY FARM**



Project identification and prepared by: Md. Delower hossain ,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ROBEL</b>
Age	:	08/04/1983 ( 34Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	1Sister
Address	:	Vill: Bolakona, P.O: Amraid-1743, P.S: Kapasia, 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	:	<b>LEAT, RINA</b>
(iii) Father's name	:	<b>LEAT, NASIR</b>
(iv) GB member's info	:	Branch: Shingosree Centre # 62 (Female), Member ID: 4918/1, Group No: 04 Member since: 03/06/2005 to 2016 (11Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nil
Further Information:		
(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. He has 03 Years training
Other Own/Family Sources of Income	:	Dream truak Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-794891
Family's Contact No.	:	01937-263767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LEAT, RINA** joined Grameen Bank since 11 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROBEL DAIRY FARM</b>
Location	:	Bolakona ,Amraid.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 10 ft= 150 squares ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cows, one calf and one Ox in his farm.</li><li>▪Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Amraid Bazer.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

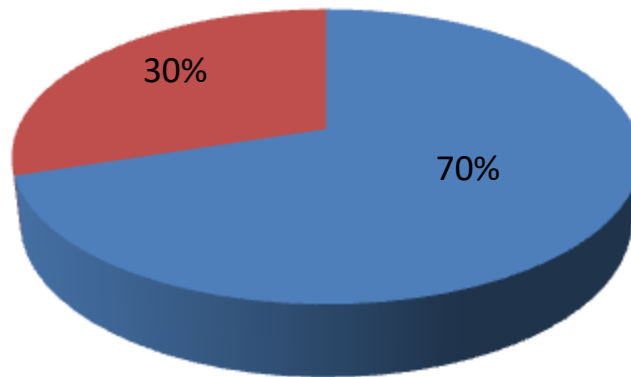
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 8 liter x 60/- per liter)	480	14,400	1,72,800
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>1,72,800</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>380</b>	<b>11,400</b>	<b>1,36,800</b>
<b>Less. Fixed Expense</b>			
Transportation		700	8,400
Mobile Bill		300	3,600
Electricity Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,450</b>	<b>65,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,950</b>	<b>71,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	60,000	60,000	1,10,000
Calf	1	20,000	20,000				20,000
Ox	1	70,000	70,000				70,000
<b>Total</b>	<b>3</b>		<b>1,40,000</b>	<b>1</b>		<b>60,000</b>	<b>2,00,000</b>

## Source of Finance



- Entrepreneur's Contribution- 1,40,000
- Investor's Investment- 60,000
- Total Investment-2,00,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 12 liter x 60/- per liter)	720	21,600	2,59,200	2,72,160	2,85,768
<b>Total Sales (A)</b>	<b>720</b>	<b>21,600</b>	<b>2,59,200</b>	<b>2,72,160</b>	<b>2,85,768</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	180	5,400	64,800	68,040	71,442
<b>Total variable Expense (B)</b>	<b>180</b>	<b>5,400</b>	<b>64,800</b>	<b>68,040</b>	<b>71,442</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>1,94,400</b>	<b>2,04,120</b>	<b>2,14,326</b>
<b>Less. Fixed Expense</b>					
Transportation		1000	12,000	13,000	14,000
Electricity Bill		300	3,600	3,700	3,800
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>71,000</b>	<b>72,300</b>
<b>Net Profit (E) [C-D]</b>		<b>10,400</b>	<b>1,24,800</b>	<b>1,33,120</b>	<b>1,42,026</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,24,800	1,33,120	1,42,026
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,08,000	2,09,920
	<b>Total Cash Inflow</b>	<b>1,84,800</b>	<b>2,33,920</b>	<b>3,51,962</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,08,000</b>	<b>2,09,920</b>	<b>3,27,962</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

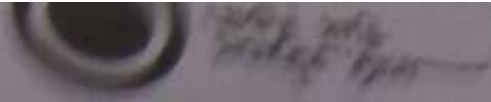
## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



প্রাথমিক শক্তি সান

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প্রস্তাবিত নবীন উদ্দেশ্য

র নাম: রোহেল হুইট

টির নাম: কামাঙ্গিনী, সার্বভৌম

প্রকল্প

কার সংশ্লিষ্ট জীবন বৃত্তান্ত:

পিতা : রোহেল

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জন্ম তারিখ: ০৮/০৪/১৯

যোগ্যতা: অস্বাভাবিক







# FAMILY PICTURE

