

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



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ROBIUL ISLAM</b>
Age	:	24-01-1986 (30 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Mohonpur , P.O: Dhopapara , P.S: Puthiya Dist: Rajshahi.
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>MST AYJAN</b>
(iii) Father's name	:	<b>MD MOKSED ALI</b>
(iv) GB member's info	:	Branch: Jeupara, Puthiya, Centre # 28 (Female), Member ID: 3276, Group No: 08 Member since: 2002 (14 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 16920
(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. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-911424
Sister son's Contact No.	:	01740-857177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AYJAN** joined Grameen Bank since 14 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROBIUL DAIRY FARM</b>
Location	:	Mohonpur, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 08 = 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Raw materials.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Purchase goods from Taherpur.</li><li>▪One will be appointed after receiving equity money.</li><li>▪Agreed grace period is 3 months.</li></ul>

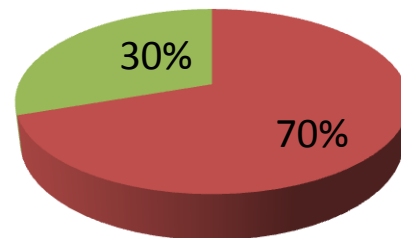
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk & others	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Feed & medicine	120	3600	43200
<b>Total variable Expense (B)</b>	120	3600	43200
<b>Contribution Margin (CM) [C=(A-B)]</b>	280	8400	100800
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		3000	36000
Bank charge		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		3,900	46800
<b>Net Profit (E)= [C-D]</b>		4,500	54000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	50,000	50,000	120,000
Cow	1	45000	45,000	0	0	0	45,000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>115,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>165,000</b>

## Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000
- Total 165,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk & others	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>					
Feed & medicine	200	6000	72000	75600	79380
<b>Total variable Expense (B)</b>	200	6000	72000	75600	79380
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>					
Electricity bill		400	4800	5300	5800
Transportation		500	6000	6,500	7000
Salary (self)		3000	36000	36000	36000
Bank charge		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		4,400	10,800	47,800	48800
<b>Net Profit (E)= [C-D]</b>		7600	91200	103,400	109960
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,200	103,400	109960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71,200	154600
	<b>Total Cash Inflow</b>	141200	174600	264560
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	71,200	154600	244560

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

