

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



Project identification and prepared by: Md Jahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUBEL SHEIKH
Age	:	15-06-1988 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	7 Brother & 1 Sister
Address	:	Vill: Dhingabangha, P.O: Ponchosar. P.S: Munshigonj Sadar, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOBURON NESA
(iii) Father's name	:	SHAH ALAM SHEIKH
(iv) GB member's info	:	Branch: Ponchosar, Centre # 04 (Female), Member ID: 1285, Group No: 05 Member since: 18-02-2000 (17 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 12,960/--
(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	:	05 years experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-463145
Family's Contact No.	:	01815-931439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SOBURON NESHA joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL DAIRY FARM
Location	:	Dhingabhanga, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 650,000/- (from existing business) 89% Required Investment BDT 80,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 15 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 6 cow and two calf in his farm.▪Average Daily milk production is 24 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.

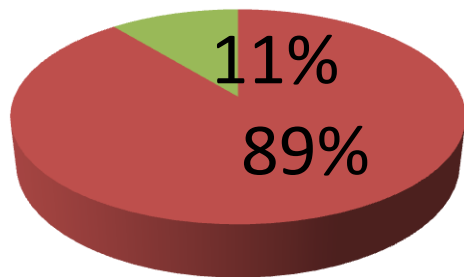
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (24 x 50)	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Straw, Bran, Medicine etc	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		500	6,000
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	6	100000	600,000	1	80000	80,000	680,000
Calf	2	25000	50,000	0	0	0	50,000
Total	8		650,000	1		80,000	730,000

Source of Finance



■ Entrepreneur's Contribution 650,000

■ Investor's Investment 80,000

■ Total 730,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (30x 50)	1,500	45,000	540,000	567,000	595,350
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,500	45,000	570,000	597,000	625,350
Less. Variable Expense					
Straw, Bran, Medicine etc	810	24,300	291,600	306,180	321,489
Total variable Expense (B)	810	24,300	291,600	306,180	321,489
Contribution Margin (CM) [C=(A-B)]	690	20,700	278,400	290,820	303,861
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	7,000	8,000
Total Fixed Cost		5,800	69,600	71,000	72,500
Net Profit (E) [C-D]		14,900	208,800	219,820	231,361
Investment Payback			32,000	32,000	32,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	208,800	219,820	231,361
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		176,800	364,620
	Total Cash Inflow	288,800	396,620	595,981
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	176,800	364,620	563,981

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
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













(ইউপিজমনি ফরম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
পঞ্চসার ইউনিয়ন পরিষদ
মুন্সিগঞ্জ সদর, মুন্সিগঞ্জ
জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহু হইতে উদ্ধৃত)

নিবন্ধন বহি নং ৬

নিবন্ধনের তারিখ: ০২-১২-২০১২ সনদ ইস্যুর তারিখ: ১৯-০৮-২০১৬

জন্ম নিবন্ধন নম্বর: ১৯৮৮৫৯১৫৬৭৬০১৮২৩৩

নাম: মোঃ রুবেল শেখ

জন্ম তারিখ: ১৫-০৬-১৯৮৮

লিঙ্গ: পুরুষ

পনেরই জুন উনিশ শত আটাশি

জন্ম স্থান: গ্রামঃ ডিঙ্গাভাঙ্গা ডাকঃ পঞ্চসার
উপজেলাঃ মুন্সিগঞ্জ সদর জেলাঃ মুন্সিগঞ্জ।

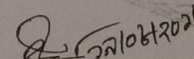
পিতার নাম: শাহ আলম শেখ

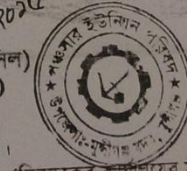
জাতীয়তা: বাংলাদেশী

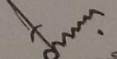
মাতার নাম: সবুরন নেসা

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রামঃ ডিঙ্গাভাঙ্গা ডাকঃ পঞ্চসার
উপজেলাঃ মুন্সিগঞ্জ সদর জেলাঃ মুন্সিগঞ্জ।


(ইউপি সচিব - স্বাক্ষর ও সিল)
(মোঃ রেজাউল করিম)
সচিব
পঞ্চসার ইউনিয়ন পরিষদ
উপজেলাঃ-মুন্সিগঞ্জ সদর, মুন্সিগঞ্জ।




(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)
(মোঃ পোলাশ মোতাক)
চেয়ারম্যান
পঞ্চসার ইউনিয়ন পরিষদ
উপজেলাঃ-মুন্সিগঞ্জ সদর, মুন্সিগঞ্জ।

(নিবন্ধকের কার্যালয়ের সীলমোহর)

FAMILY PICTURE

