

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



Project identification and prepared by: Md Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

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

|   |   |  |
|---|---|--|
| Name  | : | <b>MD.ROBIUL ISLAM</b>   |
| Age   | : | 23-03-1992(25 Years)   |
| Education, till to date                       | : | BSC 4rd Year   |
| Marital status                                | : | Unmarried  |
| Children                                      | : | -  |
| No. of siblings:                              | : | 2 Brother  |
| Address                                       | : | Vill:Vadra,P.O:Mirjapur,P.S: Sherpur, Dist: Bogra  |
| Parent's and GB related Info                  |   |  |
| (i) Who is GB member                          | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                            | : |  |
| (iii) Father's name                           | : | <b>MOST. RUBIYA BEGUM</b>  |
| (iv) GB member's info                         | : | <b>MD.HELAL UDDIN SHORKAR</b><br>Branch:Mirjapur,Sherpur,Centre # 81(Female),<br>Member ID: 8177/1, Group No: 01<br>Member since:17-03-2001(07 Year)<br>First loan: BDT 15,000/- |
| Further Information:                          |   |  |
| (v) Who pays GB loan installment              | : | Existing Loan: BDT 20,000, Outstanding loan: NILL  |
| (vi) Mobile lady                              | : | Father   |
| (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  | : | 07 years experience in running business.<br>He has Not training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01797-592698   |
| Mother's Contact No.  | : | 01912-676533   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra         |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RUBIYA BEGUM** joined Grameen Bank since 07 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>ROBI DAIRY FARM</b>   |
| Location  | : | Vadra, Mirjapur, Sherpur.  |
| Total Investment in BDT                           | : | BDT 340,000/-  |
| Financing   | : | Self BDT 270,000/- (from existing business) 79%<br>Required Investment BDT 70,000/- (as equity) 21%  |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-  |
| Proposed Salary                                   | : | BDT 4,000/-  |
| Size of shop                                      | : | 40 ft x 08 ft = 320 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like. Milks .</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul> |

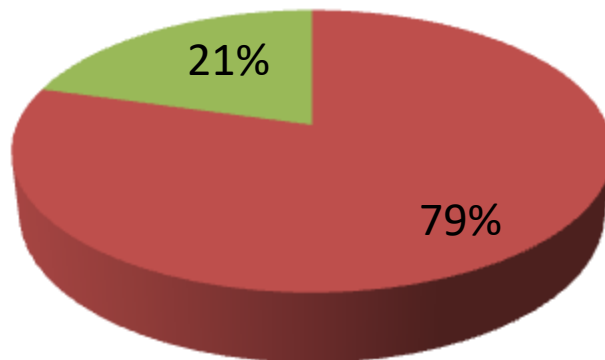
## Existing Business (BDT)

| Particular                                | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |
| Millk                                     | 500        | 15,000        | 180,000        |
| <b>Total Sales (A)</b>                    | <b>500</b> | <b>15,000</b> | <b>180,000</b> |
| <b>Less. Variable Expense</b>             |            |               |                |
| Feed & Medicine                           | 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>400</b> | <b>12,000</b> | <b>144,000</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |
| Electricity Bill                          |            | 200           | 2,400          |
| Transportation                            |            | 200           | 2,400          |
| Salary (self)                             |            | 4,000         | 48,000         |
| Feed & Medicine                           |            | 2,000         | 24,000         |
| Mobile Bill                               |            | 200           | 2,400          |
| <b>Total fixed Cost (D)</b>               |            | <b>6,600</b>  | <b>79,200</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>5,400</b>  | <b>64,800</b>  |

# Investment Breakdown

| Existing     |          |            |                | Proposed |            |               |                |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars  | Qty.     | Unit Price | Amount         | Qty      | Unit Price | Amount        | Proposed       |
|              |          |            | (BDT)          |          |            | (BDT)         | Total          |
| Dashi Cow    | 3        | 40,000     | 120,000        | 1        | 70,000     | 70,00         | 190,000        |
| Dashi Cow    | 2        | 40,000     | 80,000         |          |            |               | 80,000         |
| Small Cow    | <b>2</b> | 15,000     | <b>30,000</b>  |          |            |               | <b>30,000</b>  |
| Small Cow    | <b>2</b> | 20,000     | <b>40,000</b>  |          |            |               | <b>40,000</b>  |
| <b>Total</b> | <b>9</b> |            | <b>270,000</b> | <b>1</b> |            | <b>70,000</b> | <b>340,000</b> |

## Source of Finance



- Entrepreneur's Contribution  
270,000
- Investor's Investment  
70,000
- Total 340,000

## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|--------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |                |                |
| Millk                                     | 1,000        | 30,000        | 360,000        | 378,000        | 396,900        |
| <b>Total Sales (A)</b>                    | <b>1,000</b> | <b>30,000</b> | <b>360,000</b> | <b>378,000</b> | <b>396,900</b> |
| <b>Less. Variable Expense</b>             |              |               |                |                |                |
| Feed & Medicine                           | 200          | 6,000         | 72,000         | 75,600         | 79,380         |
| <b>Total variable Expense (B)</b>         | <b>200</b>   | <b>6,000</b>  | <b>72,000</b>  | <b>75,600</b>  | <b>79,380</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>800</b>   | <b>24,000</b> | <b>288,000</b> | <b>302,400</b> | <b>317,520</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |                |                |
| Electricity Bill                          |              | 200           | 2,400          | 2,400          | 2,400          |
| Transportation                            |              | 200           | 2,400          | 2,400          | 2,400          |
| Salary (self)                             |              | 4,000         | 48,000         | 48,000         | 48,000         |
| Feed & Medicine                           |              | 2000          | 24,000         | 24,000         | 24,000         |
| Mobile Bill                               |              | 300           | 3,600          | 3,600          | 3,600          |
| <b>Total fixed Cost (D)</b>               |              | <b>6,700</b>  | <b>80,400</b>  | <b>80,400</b>  | <b>80,400</b>  |
| <b>Net Profit (E) [C-D]</b>               |              | <b>17,300</b> | <b>207,600</b> | <b>222,000</b> | <b>237,120</b> |
| <b>Investment Payback</b>                 |              |               | <b>28,000</b>  | <b>28,000</b>  | <b>28,000</b>  |



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

| Sl #     | <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                   | 70,000              |                     |                     |
| 1.2      | Net Profit  | 207,600             | 222,000             | 237,120             |
| 1.3      | Depreciation (Non cash item)                      | 0                   | 0                   | 0                   |
| 1.4      | Opening Balance of Cash Surplus                   | 0                   | 179,600             | 373,600             |
|          | <b>Total Cash Inflow</b>                          | <b>277,600</b>      | <b>401,600</b>      | <b>610,720</b>      |
| <b>2</b> | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1      | Purchase of Product                               | 70,000              |                     |                     |
| 2.2      | Payment of GB Loan                                |                     |                     |                     |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 28,000              | 28,000              | 28,000              |
|          | <b>Total Cash Outflow</b>                         | <b>98,000</b>       | <b>28,000</b>       | <b>28,000</b>       |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>179,600</b>      | <b>373,600</b>      | <b>582,720</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 7 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

