

Proposed NU Business Name: **RUBEL 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	:	MD. ROBEL
Age	:	03/04/1987 (30Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	1Sister
Address	:	Vill: Borohor, 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	:	MST. FORIDA
(iii) Father's name	:	MD.AFAZ UDDIN
(iv) GB member's info	:	Branch: Goshinga Centre # 59(Female), Member ID: 6573, Group No: 04 Member since: 08/05/1992 to 2017 (25Years) First Loan: BDT 5,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: 36,800/-
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	:	Turk Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-399477
Family's Contact No.	:	01771-209842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FORIDA joined Grameen Bank since 25 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	:	RUBEL DAIRY FARM
Location	:	Borohor ,Amraid.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, one calf and one heifer in his farm.▪Average daily milk production is 07 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

Existing Business

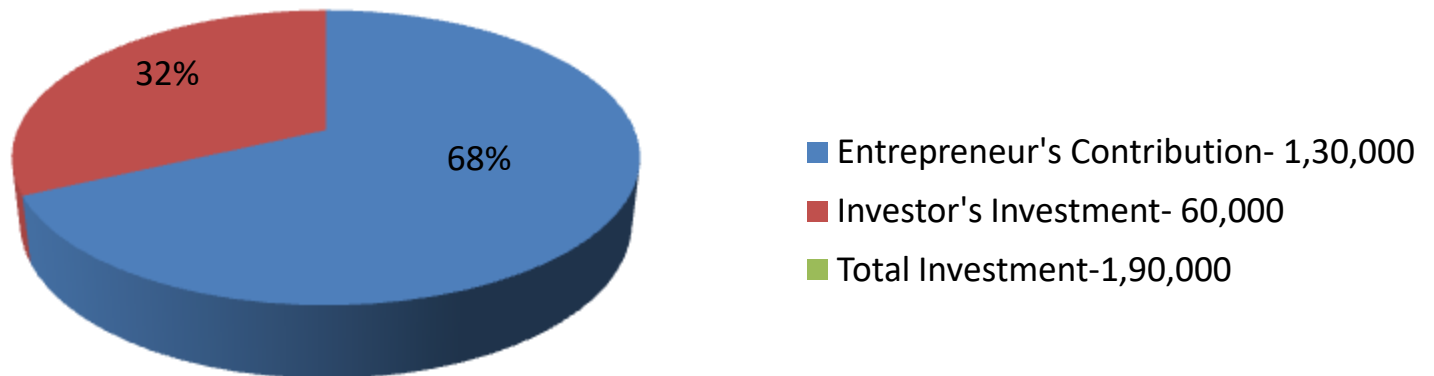
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7 liter x 60/- per liter)	420	12,600	1,51,200
Total Sales (A)	420	12,600	1,51,200
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	320	9,600	1,15,200
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	70,000	70,000	1	60,000	60,000	1,30,000
Calf	1	25,000	25,000				25,000
Heifer	1	35,000	35,000				35,000
Total	3		1,30,000	1		60,000	1,90,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 liter x 60/- per liter)	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000	1,70,100	1,78,605
Less. Fixed Expense					
Transportation		700	8,400	10,000	11,000
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
Total fixed Cost (D)		5,200	62,400	64,200	65,500
Net Profit (E) [C-D]		8,300	99,600	1,05,700	1,13,105
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	99,600	1,05,700	1,13,105
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75,600	1,57,300
	Total Cash Inflow	1,59,600	1,81,300	2,70,405
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	75,600	1,57,300	2,46,405

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

থায়ী শক্তি সামাজিক

(১)

প্রস্তুত নবীন উদ্যোক্তা

নামঃ রুবেল হুইলার হাম্ম

ব নামঃ বাংলাদেশিয়া, প্রাণীকৃত প্রকল্প প্রস্তু

সংক্ষিপ্ত জীবন কথোত্ত:

স্বাঃ রুবেল
১০০

জন্ম তারিখঃ ০৬/০৪/১৯৮৮

যোগাঃ চন্দ্র শ্রীমা
সিদ্দিক









FAMILY PICTURE

