

# Project Name : Robin Dairy Farm



**Project by: Jyotsna Akter**

**Identified by- Md. Shahad Ali Sapon**  
**Assistant Unit Manager (Manikganj Unit)**  
**Verified By: Md. Nazmul karim**

**Manikganj Unit**  
**Area 3**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

<b>Name</b>	:	<b>Jyotsna Akter</b>
<b>Age</b>	:	<b>39 Years</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>01 Son.01 Daughter</b>
<b>No. of siblings:</b>	:	<b>03 Brothers.</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></b>
<b>(ii) Mother's name</b>	:	<b>Ambiya Khatun</b>
<b>(iii) Husband name</b>	:	<b>Late : Saidur Rahman</b>
<b>(iv) GB member's info</b>	:	<b>Branch: Batoimuri , Centre #,26/M, Group no : 05, Lonee No. : 3839/1 Member since -1990, First loan: 3,000 Existing loan: NA , Outstanding: NA</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>N/A</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education</b>	:	<b>S,S,C</b>

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Dairy Farm Business.</b>
<b>Trade License/ Drug License</b>		<b>122/2017-18</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>10 Years : N/A</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>NA</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>	<b>:</b>	<b>01757312175 01621668612</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>Manikgonj Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 1990 till 2005(15 years). At first She took 3,000 taka from GB. NU Mother use GB Loan. NU's Mother gradually improved their living standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Robin Dairy Farm</b>
<b>Address/ Location</b>	<b>:</b>	<b>Noyakandi, Nobogram , Manikgonj.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>305,000/-</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 2,25,000 (from existing business)73% Required Investment BDT 80,000/-(as equity) 27%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>BDT 5,000</b>
<b>Proposed Salary</b>		<b>BDT 7,000</b>
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	<b>:</b>	<b>70%</b>
<b>(ii) Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>70%</b>
<b>(iii) Agreed grace period</b>		<b>02 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>Present stock items:</b>  Total Items : 2,25,000	  2,25,000		  2,25,000
<b>Proposed Stock Items:</b> Total Items : 80,000		80,000	80,000
<b>Total Capital</b>	<b>2,25,000</b>	<b>80,000/-</b>	<b>3,05,000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	480	14,400	1,72,800
<i>Less: Cost of Food</i>	144	4,320	51,840
<b>Profit (70%) [A]</b>	336	10,080	1,20,960
<i>Less: Operating Costs</i>			
Electricity bill		100	1,200
Shop Rent		-	-
Transport		200	2,400
Mobile bill		150	1,800
Present salary/Drawings- self		6,000	72,000
Present salary employee -		-	-
Others( Chada,SMS,TL)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expense(5,000*13%)		100	1,200
<b>Total Operating Cost (D)</b>		<b>6,750</b>	<b>81,000</b>
<b>Net Profit (C-D):</b>		<b>3,330</b>	<b>39.960</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	800	24,000	2,80,000	1,000	30,000	3,60,000
<i>Less: Cost of Food</i>	240	7,200	86,400	300	9,000	1,08,000
<b>Profit (70%) [A]</b>	560	16,800	2,01,600	700	21,000	2,52,000
<b>Less: Operating Costs</b>						
Electricity bill		120	1,440		140	1,680
Transport		250	3,000		300	3,600
Mobile Bill		200	2,400		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Present salary employee		-	-		-	-
Others (Chada,SMS,TL)		250	3,000		300	3,600
<b>Non Cash Item:</b>						
Depreciation Expenses(5,000*15%)		100	1,200		100	1,200
<b>Total Operating Cost (E)</b>		<b>7,920</b>	<b>95,040</b>		<b>8,140</b>	<b>97,680</b>
<b>Net Profit</b>		8,880	1,06,560		12,860	1,54,320
<b>Gt payback</b>			<b>48,000</b>			<b>48,000</b>
<b>Retained Income:</b>		<b>58,560</b>			<b>1,06,320</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>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	80,000	
<b>1.2</b>	<b>Net Profit</b>	1,06,560	1,54,320
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	1,200	1,200
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>	-	<b>59,760</b>
	<b>Total Cash Inflow</b>	<b>1,87,760</b>	<b>215,280</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	80,000	
<b>2.2</b>	<b>Payment of GB Loan</b>	-	
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>48,000</b>	<b>48,000</b>
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>59,760</b>	<b>167,280</b>

# ***SWOT Analysis***

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience

## **W**EAKNESS

- Lack of capital

## **O**PPORTUNITIES

- Expansion Of Business
- Only one in this area.
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft
- Diseases

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>	
<b>Product name with quantity</b>	<b>Amount</b>
Australian Cross cow(01)	1,05,000
Australian Cross (01)	90,000
Cloth	22,000
Cow food	3,000
Cow Possessiveness house	5,000
<b>Total Present Stock</b>	<b>2,25,000/=</b>

<b>Proposed items</b>	
<b>Product Name with quantity</b>	<b>Amount</b>
Australian Cow(01)	80,000
<b>Total Proposed Stock</b>	<b>80,000/=</b>

A large yellow arrow pointing to the right, centered on a red background. The word "Picture" is written in a bold, blue, sans-serif font inside the arrow. The arrow has a thin blue outline.

**Picture**































STATE OF TEXAS  
COUNTY OF [illegible]



[illegible text]

[illegible text]

# बाल्यव्यय शैक्षणिक संस्थान

शैक्षणिक संस्थान

बाल्यव्यय शैक्षणिक संस्थान, दिल्ली  
संस्थान का उद्देश्य बालों के शैक्षणिक, शारीरिक, मनोवैज्ञानिक और सामाजिक विकास को प्रोत्साहित करना है। संस्थान में बालों को एक स्वस्थ, शिक्षित और जिम्मेदार नागरिक के रूप में तैयार करने का प्रयास किया जाता है।

संस्थान में बालों को एक स्वस्थ, शिक्षित और जिम्मेदार नागरिक के रूप में तैयार करने का प्रयास किया जाता है। संस्थान में बालों को एक स्वस्थ, शिक्षित और जिम्मेदार नागरिक के रूप में तैयार करने का प्रयास किया जाता है।

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संस्था	37
संस्था	45



સામાજિક સેવા સંસ્થા  
સામાજિક સેવા સંસ્થા

સામાજિક સેવા સંસ્થા

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*Presented at*  
**..... Internal Design Lab**  
**on ..... 2017 at GT**

