

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



Project identification and prepared by:  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



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

Name	:	<b>KAZI MONIR</b>
Age	:	31-08-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Nordana, P.O: Borati, P.S: Mirzapur, Dist: Tangail
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>KAZI ZOHURA BEGUM</b>
(iii) Father's name	:	<b>KAZI ANISCHUR RAHMAN</b>
(iv) GB member's info	:	Branch : Vatgram, Mirzapur, Tangail, Centre : 22 (Female), Member ID: 2754 , Group No: 05 Member since: 15-05-1992 (21 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 40000 Outstanding loan: Nil
(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	:	04 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01679-446248
Family's Contact No.	:	01767-881488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KAZI ZOHURA BEGUM** joined Grameen Bank since 21 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZI DAIRY KHAMAR</b>
Location	:	Borati, Nordana Baazar
Total Investment in BDT	:	BDT 820000/-
Financing	:	Self BDT 720000/- (from existing business) 88% Required Investment BDT 100000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 20 ft= 700 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk..</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Local Market.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 30*50)	1500	45000	540000
<b>Total Sales (A)</b>	1500	45000	540000
<b>Less Variable Expense</b>			
Feed & Medicine	600	18000	216000
<b>Total variable Expense (B)</b>	600	18000	216000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		1500	18000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		18,900	226800
<b>Net Profit (E)= [C-D]</b>		8,100	97200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	6	120000	720,000	1	100,000	100,000	820,000
<b>Total</b>	<b>6</b>	<b>0</b>	<b>720,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	<b>820,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk ( 35 litres *50)	1850	55500	666000	699300
<b>Total Sales (A)</b>	1850	55500	666000	699300
<b>Less Variable Expense</b>				
Feed & Medicine	700	21000	252000	264600
<b>Total variable Expense (B)</b>	700	21000	252000	264600
<b>Contribution Margin (CM) [C=(A-B)</b>	1,150	34500	414000	434700
<b>Less Variable Expense</b>				
Rent		1,500	18000	18,000
Electricity bill		1800	21600	22100
Transportation		800	9600	10,100
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		200	2400	2400
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		19,600	235,200	236,300
<b>Net Profit (E)= [C-D]</b>		14900	178800	198,400
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	178,800	198,400
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		118,800
	<b>Total Cash Inflow</b>	<b>278800</b>	<b>317200</b>
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60000</b>
3	<b>Net Cash Surplus</b>	<b>118,800</b>	<b>257200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 04 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