

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	FARUK HOSSAIN
Age	:	30-09-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	3 Sisters
Address	:	Vill: Dokkhin Khamer, P.O: Khamer -1730, P.S: Kapashia, 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	:	JAYEDA KHATUN
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Torgaon, Centre # 07 (Female), Member ID: 3948, Group No: 04 Member since: 10-05-2007 to 2017 (10 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: 26,778/-
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.)	:	Yes (Shop keeping)
Business Experiences and Training Info	:	07 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Shop Keeping
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-153327
Family's Contact No.	:	01621-828164
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAYEDA KHATUN joined Grameen Bank Since 10 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FARUK DAIRY FARM
Location	:	Dokkhin khamer , Kapashia.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,90,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cows and two calves in his farm.▪Average daily milk production is 6 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Parki Bazar.▪Agreed grace period is 3 months.

Existing Business

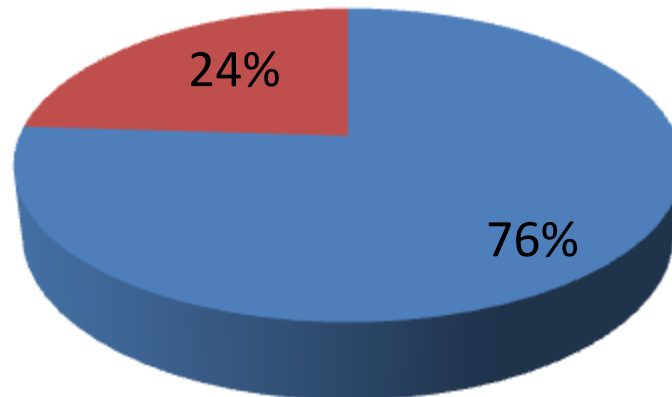
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6/ litre x 60/- per litre)	360	10,800	129,600
Total Sales (A)	360	10,800	129,600
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)]	260	7,800	93,600
Less. Fixed Expense			
Electricity Bill		0	0
Transportation		400	4,800
Mobile Bill		150	1,800
Entertainment		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,550	54,600
Net Profit (E) [C-D]		3,250	39,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	60,000	60,000	1,20,000
Cow	1	70,000	70,000				70,000
Calf	2	30,000	60,000				60,000
Total	3		1,90,000	1		60,000	2,50,000

Source of Finance

■ Entrepreneur's contribution 190,000 ■ Investor's Investment 60,000 ■ Total 250,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	237,600	249,480	261,954
Total Sales (A)	660	19,800	237,600	249,480	261,954
Less. Variable Expense					
Straw, Bran, Medicine etc.	250	7,500	90,000	94,500	99,225
Total variable Expense (B)	250	7,500	90,000	94,500	99,225
Contribution Margin (CM) [C=(A-B)]	410	12,300	147,600	154,980	162,729
Less. Fixed Expense					
Electricity Bill		150	1,800	1,900	2,000
Transportation		800	9,600	10,000	11,000
Mobile Bill		300	3,600	3,800	4,000
Salary (self)		5,000	60,000	60000	60,000
Total Fixed Cost		6,250	75,000	75,700	77,000
Net Profit (E) [C-D]		6,050	72,600	79,280	85,729
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	72,600	79,280	85,729
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		48,600	1,03,880
	Total Cash Inflow	1,32,600	1,27,880	1,89,609
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	48,600	1,03,880	1,65,609

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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







FAMILY PICTURE

