

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



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KapashiaUnit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KULSUM AKTER
Age	:	02/09/1989 (27Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Hailjor , P.O: Bhulesshor-1743, 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	:	FARIDA
(iii) Husband's name	:	FARID
(iv) GB member's info	:	Branch: Goshinga, Centre # 51(Female), Member ID: 5174/1, Group No: 06 Member since: 20/10/2011 to 2017 (06Years) First Loan: BDT 5,000/- , Existing Loan: BDT 57,200/- Outstanding Loan: BDT 16,192 /-
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	:	05 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-036835
Family's Contact No.	:	01724-642245
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARIDA joined Grameen Bank since 06 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	:	KULSUM DAIRY FARM
Location	:	Hailjor, Amraid.
Total Investment in BDT	:	BDT 3,85,000/-
Financing	:	Self BDT 3,05,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪She has one cow, three bullocks, two calves in her farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪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

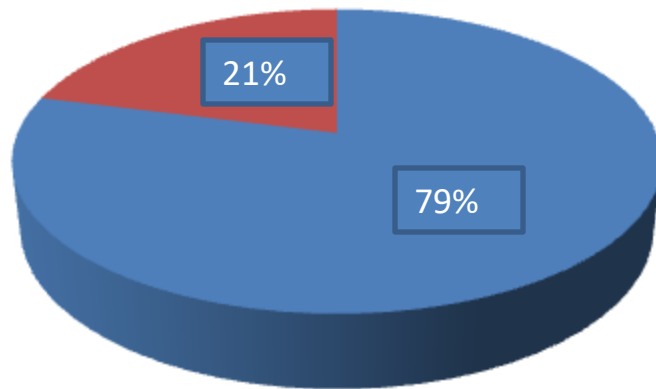
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	290	8,700	1,04,400
Less. Fixed Expense			
Transportation		300	3,600
Mobile Bill		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,450	53,400
Net Profit (E) [C-D]		4,250	51,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	55,000	55,000	1	80,000	80,000	1,35,000
Calf	2	35,000	70,000				70,000
Bullock	3	60,000	1,80,000				1,80,000
Total	6		305,000	1		80,000	385,000

Source of Finance



- Entrepreneur's Contribution- 3,05,000
- Investor's Investment- 80,000
- Total Investment- 3,85,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 litre x 60/- per litre)	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.	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	440	13,200	1,58,400	1,66,320	1,74,636
Less. Fixed Expense					
Transportation		600	7,200	8,000	9,000
Mobile Bill		200	2,400	2,500	2,600
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		4,800	57,600	58,500	59,600
Net Profit (E) [C-D]		8,400	1,00,800	1,07,820	1,15,036
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	1,00,800	1,07,820	1,15,036
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		68,800	1,44,620
	Total Cash Inflow	1,80,800	1,76,620	2,59,656
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	68,800	1,44,620	2,27,656

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

