

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



Project

Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DELWAR
Age	:	12/05/1987 (30 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brothers 1 Sister
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	:	MST. KHODEJA
(iii) Father's name	:	MD. SIDDIKUR RAHMAN
(iv) GB member's info	:	Branch: Goshinga, Centre # 50 (Female), Member ID: 5041/3, Group No: 04 Member since: 10/03/2006 to 2011 (5 Years) First Loan: BDT 3,000/- , Last Loan: BDT 12,000/- Outstanding Loan: Nil
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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-628998
Family's Contact No.	:	01774-228206
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHODEJA joined with Grameen Bank for 05 years. At first she took BDT 3,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DELWAR DAIRY FARM
Location	:	Hailjor West Para
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 95,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	8 ft x 6 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has one cow, one ox in his 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 Bazar.▪ Agreed grace period is 3 months.

Existing Business

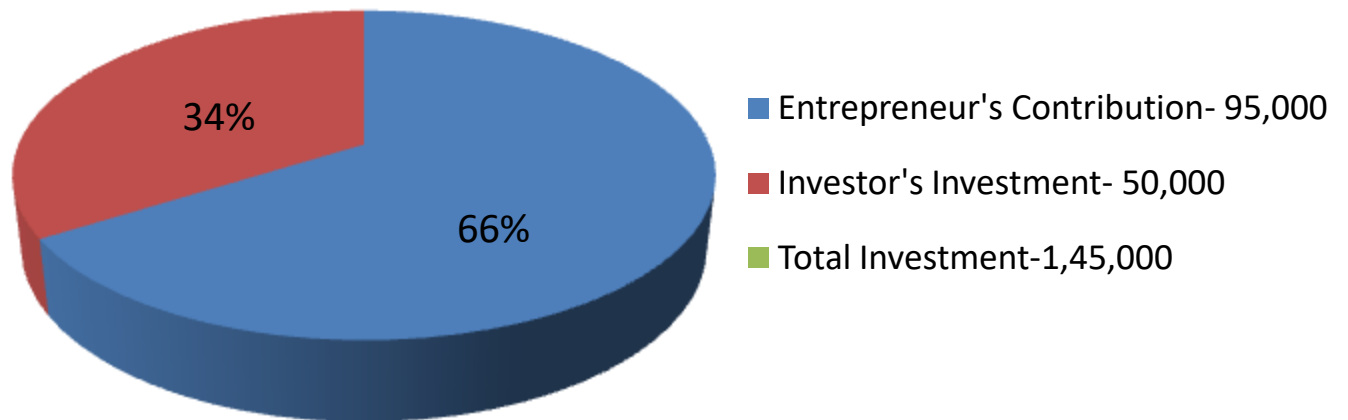
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	129,600
Total Sales (A)	360	10,800	129,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Transportation		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,750	57,000
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	50,000	50,000	1,05,000
Ox	1	40,000	40,000		-	-	40,000
Total	2		95,000	1		50,000	1,45,000

Source of Finance



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	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600	173,880	182,574
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		7,500	90,000	95,420	101,374
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	90,000	95,420	101,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		70,000	145,420
	Total Cash Inflow	140,000	165,420	246,794
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,000	145,420	226,794

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



শ্রমী শক্তি
সামাজিক ব্যবস্থা

গ্রামীণ শক্তি সামাজিক ব্যবস্থা



প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তালিকা

নাম:

দেবেশ্বর দেবী ২৪৪৪

নাম:

কামাধিনি গাঙ্গুলী প্রকল্প প্রস্তাব গ্রহণের তারিখ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

পিতা: দেবেশ্বর

৩০ বছর

জন্ম তারিখ: ২২/০৫/১৯৮৭ জাতীয় পরিচয়পত্র

যোগ্যতা:

৮ম শ্রেণী

অবস্থা:

বিবাহিত

২ ছেলে ২ মেয়ে







FAMILY PICTURE

