

Proposed NU Business Name: KASEM DAIRY FARM

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | KASEM |
| Age | : | 23/04/1984 (33 Years) |
| Education, till to date | : | Class 08 |
| Marital status | : | Married |
| Children | : | 1 Son 2 Daughters |
| No. of siblings: | : | 1 Brother 2 Sisters |
| Address | : | Vill: Bolakona, P.O: Amraid-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 | : | PARVIN |
| (iii) Father's name | : | KITAB UDDIN |
| (iv) GB member's info | : | Branch: Goshinga, Centre # 51 (Female), Member ID: 5145/3, Group No: 01 Member since: 13/10/2004 to 2012 (8 Years) First Loan: BDT 5,000/- , Last Loan: BDT 10,000/- 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 | : | 08 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Yes (Mason's Work) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01770-298214 |
| Family's Contact No. | : | 01985-374875 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARVIN joined with Grameen Bank for 08 years. 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 | : | KASEM DAIRY FARM |
| Location | : | Bolakona, Amraid, Kapashia |
| Total Investment in BDT | : | BDT 1,60,000/- |
| Financing | : | Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 10 ft x 8 ft= 80 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has one cow, two ox calves 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

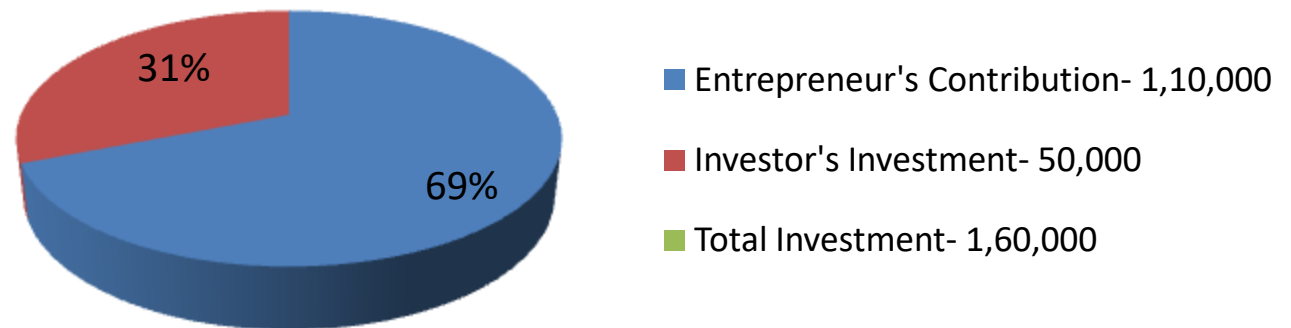
BDT (TK)

| 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 | | 500 | 6,000 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Salary (self) | | 4,000 | 48,000 |
| Total fixed Cost (D) | | 4,950 | 59,400 |
| Net Profit (E) [C-D] | | 4,050 | 48,600 |

Investment Breakdown

| Existing | | | | Proposed | | | Proposed Total |
|--------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Cow | 1 | 50,000 | 50,000 | 1 | 50,000 | 50,000 | 1,00,000 |
| Ox Calf | 2 | 30,000 | 60,000 | | - | - | 60,000 |
| Total | 3 | | 1,10,000 | 1 | | 50,000 | 1,60,000 |

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 : 08 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

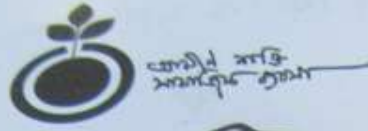
OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



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প্রস্তাবিত নবীন উ

প্রকল্পের নাম:

কাজুগাম ডেইরী গ্রাম

ইউনিটের নাম:

বঙ্গবন্ধুগামা, গাজুগাম

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

কাজুগাম

বয়স:

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জন্ম তারিখ: ২৬/০৪/২৯

সাক্ষাৎ যোগ্যতা:

৮-ম শ্রেণী
বিবাহিত

বাহ্যিক অবস্থা:

কাজুগাম







FAMILY PICTURE

