

Proposed NU Business Name: KAMAL DAIRY FARM

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

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMAL UDDIN
Age	:	10/03/1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
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	:	LATE GOLAPI
(iii) Father's name	:	MD. TAZ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 51 (Female), Member ID: 5143, Group No: 04 Member since: 05/03/1994 to 2006 (12 Years) First Loan: BDT 5,000/- , Last Loan: BDT 20,000/- 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.)	:	Mason's work
Business Experiences and Training Info	:	06 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.	:	01716-470870
Family's Contact No.	:	01775-603978
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE GOLAPI joined with Grameen Bank for 12 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	:	KAMAL DAIRY FARM
Location	:	Bolakona, Amraid, Kapashia
Total Investment in BDT	:	BDT 2,37,000/-
Financing	:	Self BDT 1,77,000/- (from existing business) 55% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has two cows, two oxen calves, one heifer calf 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

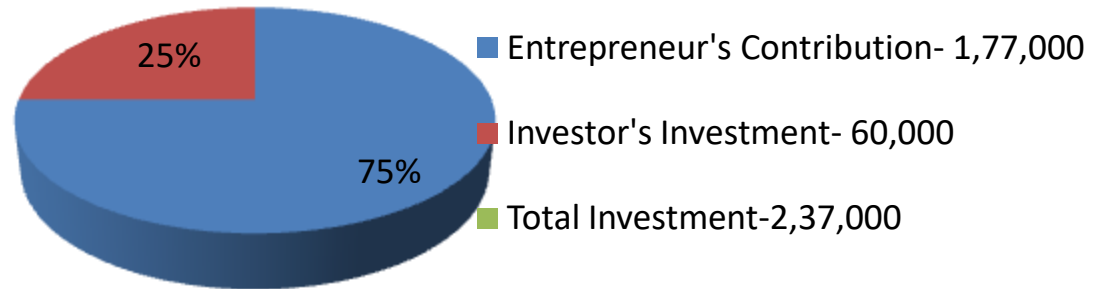
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
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	1,08,000
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

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	60,000	60,000	1,10,000
Cow	1	45,000	45,000	-	-	-	45,000
Ox Calf	1	32,000	32,000	-	-	-	32,000
Ox Calf	1	30,000	30,000	-	-	-	30,000
Sindhi Heifer Calf	1	20,000	20,000	-	-	-	20,000
Total	5		1,77,000	1		60,000	2,37,000

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	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.	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	1,65,600	1,73,880	1,82,574
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	1,01,374
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	90,000	95,420	1,01,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		66,000	1,37,420
	Total Cash Inflow	1,50,000	1,61,420	2,38,794
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	66,000	1,37,420	2,14,794

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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



থামীণ শক্তি সামাজি

প্রস্তাবিত নবীন উদ্যোক্তা

নাম:

কামালি হেদীয়ার

নাম:

কল্যাণীয়াপুর, সাহিত্যিক

সংশ্লিষ্ট জীবন বৃত্তান্ত:

স্বা. কামালি হেদীয়ার

৩৪ বছর জন্ম তারিখ: ২০/০৩/২০

যোগ্যতা:

নূরুল হুদা





