

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



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHOLILOR RAHMAN
Age	:	10-05-1989(28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill:Kayetpara P.O: Bormi : Sreepur 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	:	HALIMA KHATUN
(iii) Father's name	:	MUNSUR ALI
(iv) GB member's info	:	Branch:Tengra ,Sreepur , Centre # 62(Female), Member ID: 4813/3 Group No: 01 Member since: 2005-2017(12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:40000, Outstanding loan: BDT:40000
(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
Business Experiences and Training Info	:	5 Years of other business.5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01949668881
Mother's Contact No.	:	01760755684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA KHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

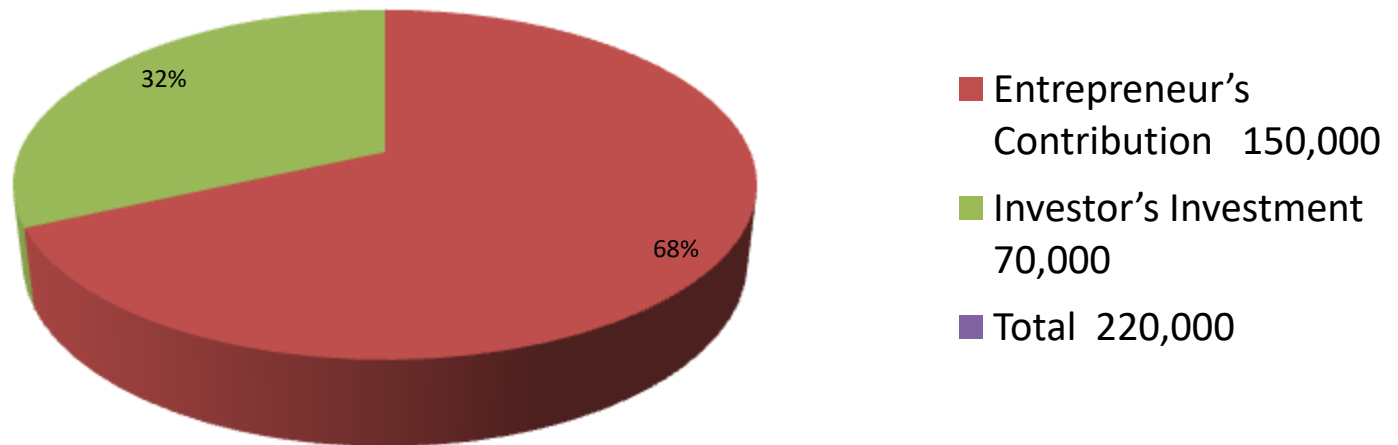
Proposed Nobin Udyokta Business Info

Business Name	:	KHOLILOR DAIRY FARM
Location	:	kayetpara
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 1 cow 1 calf .▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Cow	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		2388	28656

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	110000	110000	1	70000	70,000	180,000
calf	1	40000	40000			0	40,000
	2	150000	150,000	1	70000	70,000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	600	18000	216000	226800	238140
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	84	2520	30240	31752	33340
Total Variable Expense	84	2520	30240	31752	33340
Contribution Margin (CM) [C=(A-B)]	516	15480	185760	195048	204800
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		700	8400	100800	1209600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6900	82800	169500	1278615
Net Profit (E)= [C-D]		8580	102960	108108	113513
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	102,960	108108	113513.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74960	155068
	Total Cash Inflow	172,960	183,068	268,581
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	74,960	155,068	240,581

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





