

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



Project identification and prepared by: AMINUL ISLAM
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: KHAIRUL ALAM
Age	:	01/11/1987(31Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	0 Son 02 Doughter
No. of siblings:	:	02Brothers 01Sister
Address	:	Vill: Garon P.O:Sreepur P.S: 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	:	MTS:FOZILA KHATUN
(iii) Father's name	:	MD: ABDDUL MOJID MIA
(iv) GB member's info	:	Branch: Gosinga, Centre # 57 (Female), Member ID: 3128, Group No: 01 Member since: 29/03/2000 to 2014(12Years) First Loan: BDT 10000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: BDT 0/-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-880695
Family's Contact No.	:	01624-851243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MTS:FOZILA KHATUN joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

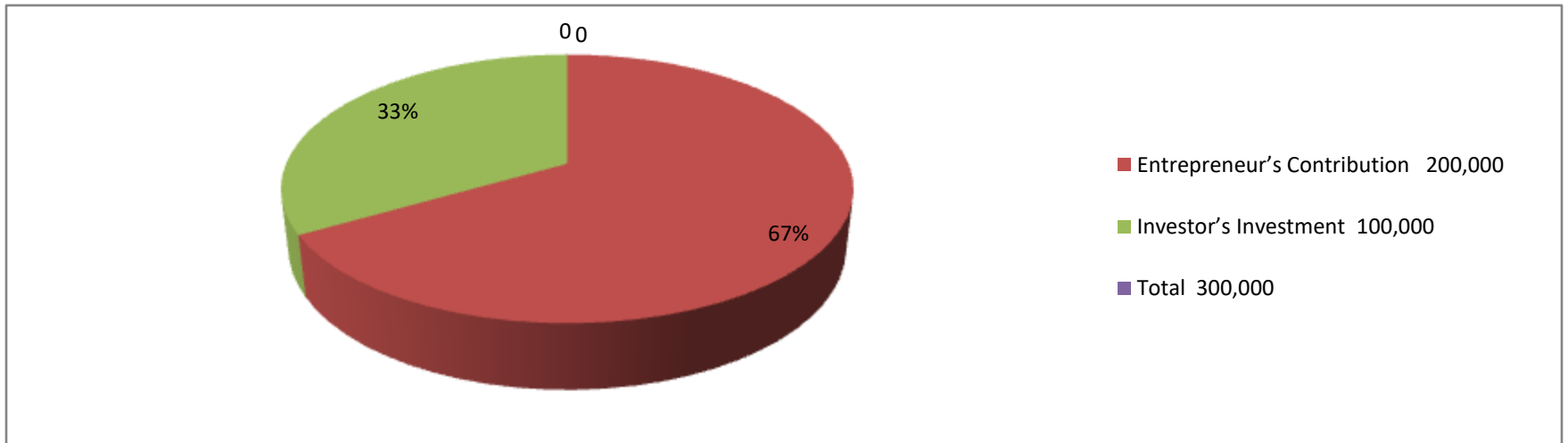
Proposed Nobin Udyokta Business Info4

Business Name	:	KHAIRUL DAIRY FARM
Location	:	Gaziaron
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3,200	96,000	1,152,000
	3,200	96,000	1,152,000
Total Sales(A)			
Less Variable Expense (B)	2,720	81,600	979,200
Straw, Bran, Medicine etc	2,720	81,600	979,200
Total Variable Expense	480	14,400	172,800
Contributon Margin (CM) [C=(A-B)]			
Less Fixed Expense		0	0
Rent		200	2,400
Electric Bill		200	2,400
Transportaion		5000	60,000
Salary (Self)		0	0
Salary (Staff)		200	2,400
Entertainment		0	0
Guard		0	0
Generator		500	6,000
Mobile Bill		6,100	73,200
Total Fixed Cost (D)		8,300	99,600
Net Profit (E)= [C-D]	3,200	96,000	1,152,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	100,000	100,000	250,000
Calf	2	25,000	50,000			0	50000
			200000			100,000	300000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3,700	111,000	1332000	1398600	1468530
0	3,700	111,000	1332000	1398600	1468530
Total Sales(A)					
Less Variable Expense (B)	2,960	88,800	1065600	1118880	1174824
Straw, Bran, Medicine etc	2,960	88,800	1065600	1118880	1174824
Total Variable Expense	740	22,200	266400	279720	293706
Contributon Margin (CM) [C=(A-B)]					
Less Fixed Expense		0	0	0	0
Rent		300	3,600	7,500	8,000
Electric Bill		200	2,400	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		0	0	0	0
Salary (Staff)		200	2,400	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		300	3,600	5,000	5,300
Mobil Bill		6,000	72,000	103,000	104,300
Total Fixed Cost (D)		16,200	194,400	176,720	189,406
Net Profit (E)= [C-D]			20,000	20,000	20,000
Investment Pay Back	3,700	111,000	1332000	1398600	1468530

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	100,000		
1.2	Net Profit	194,400	176,720	189,406
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		224,400	381,120
	Total Cash Inflow	294,400	401,120	570,526
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	224,400	381,120	550,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 5 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







FAMILY PICTURE

