



Grameen Kalyan

Proposed NU Business Name : Elima Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Imran Ali Vill: Belghoria, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	: 30 Years
Marital status	: Married
No. of siblings:	: 1 (one) brother and 2 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Lilima Khatun : Md. Khalilur Rahman : Branch: Alampur, Group # 04, Centre # 58/M, Loan no.: 5713/2, Member since: 2010, First loan: Tk. 10,000, Last GB loan: 12,000, Outstanding: All Paid
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Father : No : Nil : Nil : Nil
Education, till to date	: B.com

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He got 7 years practical experience in this business. Before he used to do cow fattening but now he wants to switch in dairy farm.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719625878
National ID number	:	5017956460033
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including agriculture farming, cow rearing.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name 0	:	Elima Dairy Farm
Address/ Location	:	Belghoria, Kushtia
Total Investment	:	BDT 455,000
Financing	:	Self financing: BDT 55,000 Required Investment: BDT 4,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 milky cows @ TK. 110,000/- each; ➤ Milk production is estimated to be 10 lit./per day/cow; ➤ Feeding cost of each cow= BDT 140/day/cow; ➤ Estimated selling price of milk = BDT 40/ Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in early 2015.

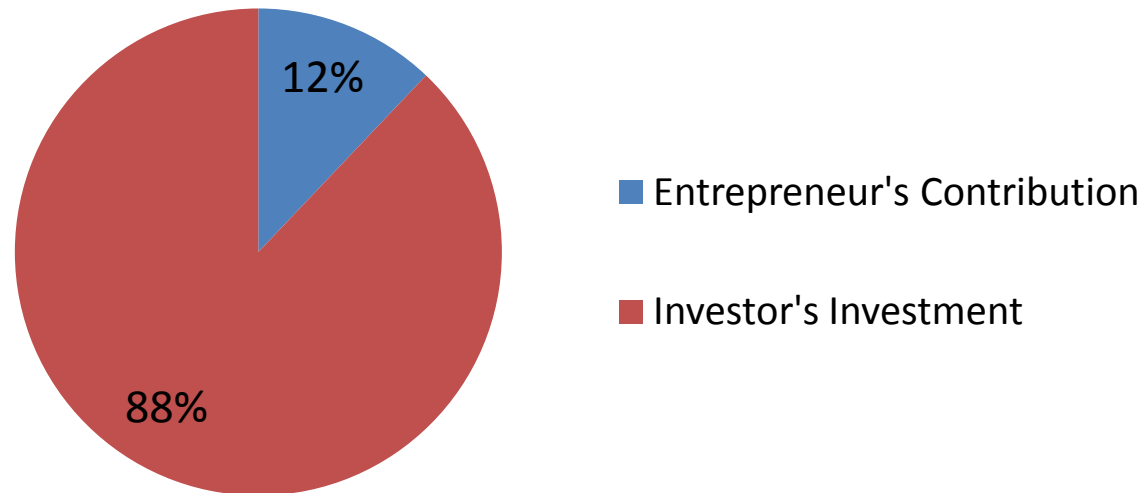
PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Proposed (BDT)	Total Project Cost (BDT)
Investments in different categories:		
Cow Shade	100,000	100,000
Cow	330,000	330,000
Water Supply Motor	10,000	10,000
Electrical fittings	5,000	5,000
Cow feeding Appliance	5,000	5,000
Others	5,000	5,000
Total Capital	455,000	455,000

Note: I had one local milky cow but I sold it and now I want to start a dairy farm with the help of Grameen Kalyan.

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	55,000	12
Investor's Investment	400,000	88
Total Investment	455,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:												
Milk Sales	1,200	36,000	336,000	1,320	39,600	369,600	1,452	43,560	406,560	1,597	47,916	447,216
Calves Sales			45,000			60,000			75,000			75,000
Cow Dung Sales	30	900	10,950	30	909	11,060	31	918	11,170	31	927	11,282
(A) Total Revenue	1,230	36,900	391,950	1,350	40,509	440,660	1,483	44,478	492,730	1,628	48,843	533,498
Less: Cost of sales												
(B) Cost of Sales (cow food)	420	12,600	153,300	441	13,230	160,965	463	13,892	169,013	486	14,586	177,464
Gross profit (GP) [C=(A-B)]	810	24,300	238,650	851	25,515	250,583	893	26,791	263,112	938	28,130	276,267
Less: Operating Costs:												
Electricity bill		500	6,000		500	6,000		550	6,600		550	6,600
Transportation		400	4,800		450	5,400		500	6,000		550	6,600
Doctors and Medicine			12,000			12,600	-	-	13,230	-	-	13,892
Repair & Maintenance		500	6,000		500	6,000		550	6,600		550	6,600
Mobile bill (SMS & Reporting inclusive)		350	4,200		350	4,200		370	4,440		400	4,800
Ownership Transfer Fee (Quarterly)			20,000			20,000			20,000			20,000
Proposed salary-self		4,000	48,000		4,000	48,000		4,500	54,000		4,500	54,000
Other Expenses		100	1,200		100	1,200		150	1,800		150	1,800
Non Cash Item:												
Depreciation Expenses		2,000	24,000		2,000	24,000		2,000	24,000		2,000	24,000
Total Operating Cost (D)		7,850	126,200	-	7,900	127,400	-	8,620	136,670	-	8,700	138,292
(C-D) Net Profit:		16,450	112,450	-	17,615	123,183	-	18,171	126,442	-	19,430	137,976
Retained Income:			112,450	-		123,183	-		126,442	-		137,976

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment will be paid after the first round of fund disbursement (including ownership transfer fee after three months grace period).

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	<i>Year 0</i>	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4 (BDT)</i>
Cash inflow					
Opening Balance	-	3,000	45,450	87,745	164,791
Capital Infusion by UDYOKTA(Entrepreneur)	55,000				
Capital Infusion by Investor	400,000				
Sales	-	391,950	440,660	492,730	533,498
Total Receipts	455,000	394,950	486,110	580,475	698,289
Cash Outflow:					
Cost of goods sold	330,000	153,300	160,965	169,013	177,464
Operating expenses	2,000	126,200	127,400	136,670	138,292
Fixed Asset	120,000				
Return to investor		70,000	110,000	110,000	110,000
Total payment	452,000	349,500	398,365	415,683	425,755
Closing Balances	3,000	45,450	87,745	164,791	272,534

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle business;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 44th Social Business Design Lab on January
04, 2015.

Thank you

Pictures

My Mother and me



Existing Cow Shade



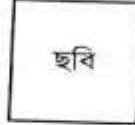
Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম প্রকৃতি।

ক্রমিক নং - 1199



ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।



বহি নং - ১ লাইসেন্স নং : ১১১১ তারিখ : ০১/১১/২০১৮

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম ইলিয়া ডেইরী কার্ন

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ ইমরান আলী

ঠিকানা চৌমুহিয়া স্ট্রিট কুষ্টিয়া সদর কুষ্টিয়া

পেশা/ধারসা ও যানবাহন প্রভৃতি ডেইরী কার্ন

বেধ বা বলবৎ থাকার সময় (বৎসর) ২০১৮ - ২০১৯ ইং পর্যন্ত।

লাইসেন্সের মেয়াদ ইং হইতে ইং ০১/০১/২০১৮ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০ + ০০/১০০ মাত্র।
কথায় দুইশত টাকা মাত্র।

৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You