

Proposed NU Business Name: **ABUL KALAM GAZI DAIRY FARM**



Project identification and prepared by: Md. Delower Hossain ,  
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABUL KALAM GAZI</b>
Age	:	03-01-1989( 27 Years)
Education, till to date	:	Class Six
Marital status	:	<b>Married</b>
Children	:	N/A
No. of siblings:	:	1 Son
Address	:	Vill: Baroboika ; P.O:Chandana ;P.S: Gazipur Sadar;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	:	<b>SHALAHA KHATUN</b>
(iii) Father's name	:	<b>MD. JOINAL GAZI</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 80 (Female), Member ID: 10648, Group No: 12 Member since: 18-08-2006 ( 10Years) First loan: BDT 10,000/- Outstanding loan: 12,500
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	:	3 years experience in running business. He has 6 Month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01720477514
Family's Contact No.	:	01987193496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHALAHA KHATUN** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABUL KALAM GAZI DAIRY FARM</b>
Location	:	Baroboika,Gazipur
Total Investment in BDT	:	BDT 7,65,000/-
Financing	:	Self BDT 6,65,000/- (from existing business) 87% Required Investment BDT 1,00,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50ft x 15 ft= 750 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li><li>▪Average % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop .</li><li>▪Collects goods from Joydebpur,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT) D

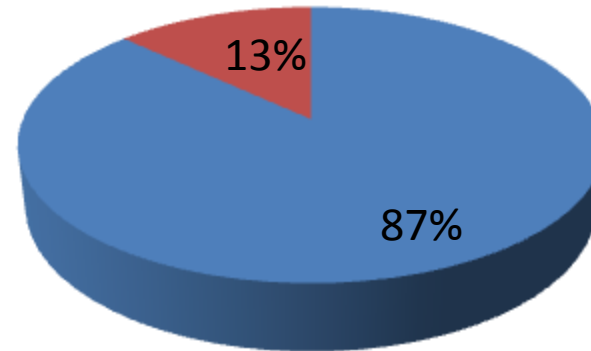
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Daily Sales( 30 Litter*40=1200)	1200	36000	432000
<b>Total Sales (A)</b>	1200	36000	432000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36000	432000
<b>Less. Fixed Expense</b>			
<b>Rent</b>			
Electricity Bill		1500	18000
Mobile Bill		300	3600
Salary (self)		5000	60000
Transportation		1200	14400
Entertainment		250	3000
Generator		300	3600
Guard		100	1200
Cow Feed		15000	180000
Medicine		2000	24000
Salary (Staff)			
<b>Total fixed Cost (D)</b>		25650	307800
<b>Net Profit (E) [C-D]</b>		10350	124200

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	600000	100000	700000
Calf	65000	-	65000
Total	665000	100000	765000

## Source of Finance

- Entrepreneur Contribution=665000
- Investors Investment=100000
- Total=765000
- 



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year
<b>Revenue (sales)</b>				
Daily Sales( 40 Litter*40=1600)	1600	48000	576000	604800
<b>Total Sales (A)</b>	1600	48000	576000	604800
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>	1600	48000	576000	604800
<b>Contribution Margin (CM) [C=(A-B)]</b>	1600	48000	576000	604800
<b>Less. Fixed Expense</b>				
<b>Rent</b>				
Electricity Bill		1500	18000	19000
Mobile Bill		350	4200	4500
Salary (self)		5000	60000	60000
Transportation		2000	24000	25000
Entertainment		300	36000	3800
Generator		300	3600	3800
Gurd		100	1200	1400
Cow feed		18000	216000	220000
Medecine		3000	36000	37000
Salary (Staff)				
<b>Total Fixed Cost</b>		30550	366600	374500
<b>Net Profit (E) [C-D]</b>		10350	124200	230300
<b>Investment Payback</b>			60000	60000



# ***Cash flow projection on business plan (rec. & Pay)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	124200	230300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		64200
	<b>Total Cash Inflow</b>	224200	
<b>2</b>	<b>Cash Outflow</b>		294500
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	1,60,000	60,000
<b>3</b>	<b>Net Cash Surplus</b>	64200	234500

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









স্বপ্নের সন

আমি শুধু হ্যা: গুণসমগ্ৰী কেই নহে স্বপ্নের করছি কে  
আমর কামার গাৰী- মক্ৰন, আমি কহে আমার বসন্তিক  
কেনে খুসনা করাত কন- অক্ষয়ি প্রদান করলাম।  
আম মনসিন ইচ্ছা আমার বসন্তিক- কেমনে- অর  
কেইরি মগৰ্ম সন্তিমননা কে বপন। অহে আমার  
কেনে বোজ্ঞে- মনসিনের- কাম- মগমর- মক্ৰে- কেমনে- কেমন  
বুজ্ঞে- দাবি- মগম- খাবেন না।

আমি মজামে নিজে স্বাক্ষর করিনাম।

নাম

স্বাক্ষর

মি: - ১১/৬/১৩২।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 বাংলাদেশ সরকার / স্বাক্ষর পরিচয় পত্র



নাম: আব্দুল হাকিম গাভী  
 Number: 3313023745271  
 পিতা: আব্দুল হাকিম গাভী  
 বয়স: ৩০ বছর  
 Date of Birth: 02 Jun 1989  
 ID NO: 3313023745271

এই স্বাক্ষর পরিচয় পত্রটি বাংলাদেশ সরকারের স্বাক্ষর পরিচয় পত্রের অধীনে প্রস্তুত করা হয়েছে।  
 এটি একটি স্বাক্ষর পরিচয় পত্র।  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 স্বাক্ষর পরিচয় পত্র  
 ১৩১১/১৩১১





# FAMILY PICTURE

