

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



Project identification and prepared by: Md Shahidul Islam
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KHALEK
Age	:	25-12-1994 (23 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Koli gram, P.O: Bagha, P.S: Bagha, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MALEKA BEGUM
(iii) Father's name	:	HAZRAT ALI
(iv) GB member's info	:	Branch: Monigram, Centre # 50 (Female), Member ID: 4023, Group No: 05 Member since: 10-08-1998 (19 Years) First loan: BDT 2,000 Taka.
Further Information:		Existing loan: BDT 24,000/-, Outstanding loan: 18,192/-
(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.)	:	None
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-209783
Family's Contact No.	:	01738-663468
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA BEGUM Joined Grameen Bank Since 19 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHALEK DAIRY FARM
Location	:	Koligram, Bagha, Rajshahi
Total Investment in BDT	:	BDT 200,000
Financing	:	Self BDT 150,000 (from existing business) 75% Required Investment BDT 50,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40 ft x 40 ft= 1600 Square ft
\Implementation	:	<ul style="list-style-type: none"> ▪Currently run a dairy farm. ▪Average 12 liter milk will be produce after receiving fund and milk price as per market is BDT 50. ▪The business is operating by entrepreneur. Existing no Employees. ▪The farm is owned. ▪Collects goods from Bagha Bazaar, Rajshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	-	-	-
Total Sales (A)	-	-	-
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	(120)	(3,600)	(43,200)
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		-	-
Electricity Bill		300	3,600
Total fixed Cost (D)		500	6,000
Net Profit (E) [C-D]		(4,100)	(49,200)

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Aria Calf	3	50000	150,000	0	0	0	150,000
Calf	0	0	0	1	50000	50,000	50,000
Total	3		150,000	1		50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			50,000	50,000	50,000
Total Sales (A)	500	15,000	230,000	239,000	248,450
Less. Variable Expense					
Straw, Bran, Medicine etc	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	320	9,600	165,200	170,960	177,008
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
Total Fixed Cost		5,600	67,200	68,000	68,500
Net Profit (E) [C-D]		4,000	98,000	102,960	108,508
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	98,000	102,960	108,508
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		78,000	160,960
	Total Cash Inflow	148,000	180,960	269,468
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	78,000	160,960	249,468

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





নাম

খালেক ডেইরী ফার্ম

পোল্ডি/ডেইরী ফার্ম

আঃ খালেক

স্বাক্ষর

FAMILY PICTURE

