

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



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAWSER AHMED
Age	:	23-06-1991 (26 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Sisters
Address	:	Vill: Raunat, P.O: Raunat, P.S: Kapashia, 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	:	KOHINOOR BEGUM
(iii) Father's name	:	MD. JASIM UDDIN
(iv) GB member's info	:	Branch: Raniganj, Centre # 54 (Female), Member ID: 1627, Group No: 01 Member since: 10/03/2010 to 2017 (07 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: BDT 17,360/-
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.)	:	No
Business Experiences and Training Info	:	3 years experience in running business. He has 3 Years training
Other Own/Family Sources of Income	:	Raw Material Sale
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-112394
Family's Contact No.	:	01770-484245
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINOOR BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAWSER DAIRY FARM
Location	:	Raunat East Para, Kapashia
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 135,000/- (from existing business) 69% Required Investment BDT 60,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has one cow, one ox, one calf in his farm. ▪Average daily milk production is 06 liter and milk price is BDT 60/-. ▪The business is operated by entrepreneur. Existing no employee. ▪The farm is owned. ▪Collects cows from Amraid Bazar. ▪Agreed grace period is 3 months.

Existing Business

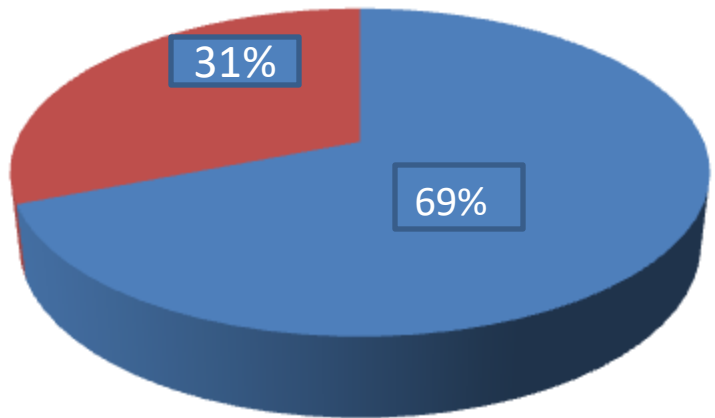
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 06 litre x 60/- per litre)	360	10800	129600
Total Sales (A)	360	10800	129600
Less. Variable Expense			
Straw, Bran, Medicine etc.	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	280	8400	100800
Less. Fixed Expense			
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	48000
Total fixed Cost (D)		4950	59400
Net Profit (E) [C-D]		3450	41400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	55,000	55,000	1	60,000	60,000	115,000
Ox	1	50,000	50,000				50,000
Calf	1	30,000	30,000				30,000
Total	3		135,000	1		60,000	195,000

Source of Finance



■ Entrepreneur's Contribution- 135,000

■ Investor's Investment- 60,000

■ Total Investment- 195,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 litre x 60/- per litre)	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense					
Straw, Bran, Medicine etc.	160	4800	57600	60480	63504
Total variable Expense (B)	160	4800	57600	60480	63504
Contribution Margin (CM) [C=(A-B)]	440	13200	158400	166320	174636
Less. Fixed Expense					
Transportation		800	9600	12000	14400
Mobile Bill		400	4800	5040	5400
Entertainment		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		6400	76800	79540	82400
Net Profit (E) [C-D]		6800	81600	86780	92236
Investment Payback			24000	24000	24000

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	60000		
1.2	Net Profit	81600	86780	92236
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		57600	120380
	Total Cash Inflow	141600	144380	212616
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	57600	120380	188616

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



FAMILY PICTURE

