

Proposed NU Business Name: **OBAYEDULLA 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	:	MD. OBAYEDULLA
Age	:	11/03/1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Hailjor , P.O: Bhulesshor-1743, 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	:	MST. SHAMPA KHATUN
(iii) Father's name	:	MD. SHAIZ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7455, Group No: 01 Member since: 20/07/1991 to 2006 (15 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 10,000/- Outstanding Loan: Nill
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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-099407
Family's Contact No.	:	01754-048851
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAMPA KHATUN joined Grameen Bank since 15 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	OBAYEDULLA DAIRY FARM
Location	:	Hailjor West Para, Amraid.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 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 07 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

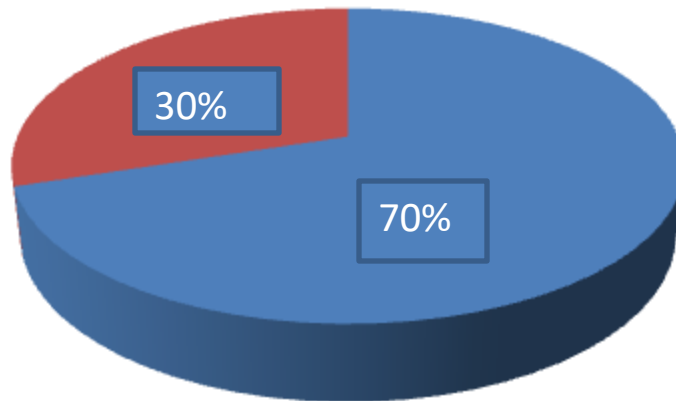
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	151,200
Total Sales (A)	420	12,600	151,200
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		5,850	70,200

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	60,000	60,000	110,000
Ox	1	70,000	70,000				70,000
Calf	1	20,000	20,000				20,000
Total	3		140,000	1		60,000	200,000

Source of Finance



- Entrepreneur's Contribution- 140,000
- Investor's Investment- 60,000
- Total Investment-200,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	237,600	249,480	261,954
Total Sales (A)	660	19,800	237,600	249,480	261,954
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		5,300	63,600	66,460	69,200
Net Profit (E) [C-D]		10,300	123,600	130,100	137,188
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	123,600	130,100	137,188
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		99,600	205,700
	Total Cash Inflow	183,600	229,700	342,888
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	99,600	205,700	318,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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



গোষ্ঠী শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: আয়েছুল্লা - হেরা - হার্ব

স্টোরের নাম: বঙ্গবাসিনীয়া, সাতপুরা প্রকল্প প্রস্তাব গ্রহণের তারিখ

প্রকল্পের সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্বাঃ আয়েছুল্লা

জন্ম তারিখ: ১১/০৬/১৯৮৬ জাতীয় পরিচয়পত্র নং

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FAMILY PICTURE

