

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



Project identification and prepared by: MD.Tofael Alam,
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.GOLAP HOSSAIN
Age	:	20/03/1984 (34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers & 1 Sister.
Address	:	Vill: Hailjor P.O: Vulshor-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. MONOWARA <input type="checkbox"/>
(iii) Father's name	:	ABDUL SATTER
(iv) GB member's info	:	Branch: Goshinga, Centre # 49 (Female), Member ID: 5025/1, Group No: 04 Member since: 06/05/1998 to 2018 (20Years) 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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has 3 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706-692379
Family's Contact No.	:	01721-587470
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

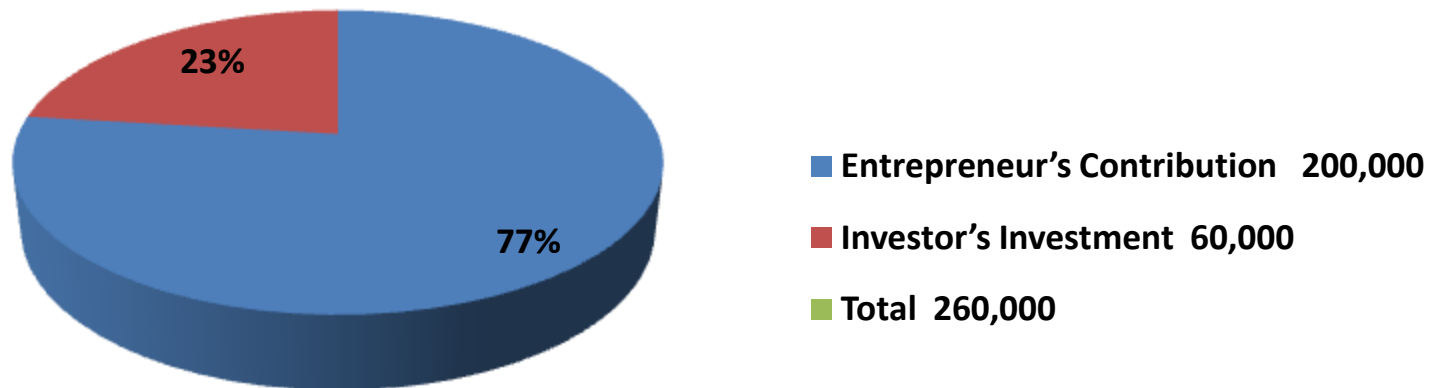
Business Name	:	GOLAP DAIRY FARM
Location	:	Hailjor South Para.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 08 ft = 80 sq. ft
Security of the shop	:	none
Implementation	:	<ul style="list-style-type: none"> ▪He has two cows, two calves in his farm. ▪Average daily milk production is 07 liter and milk price is BDT 50/-. ▪The business is operated by entrepreneur. Existing no employee. ▪The farm is owned. ▪Collects cows from Amraid Bazer. ▪Agreed grace period is 3 months

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (Daily: 07 liter x 50/- per liter)	350	10500	126000
		0	0
Total Sales(A)	350	10500	126000
Less Variable Expense (B)		0	0
Straw,Bran,Medicine Etc.	70	2100	25200
Total Variable Expense		0	0
Contributon Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
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	2	70,000	140,000	1	60,000	60,000	200,000
Calves	2	30,000	60,000				60,000
TOTAL			200,000			60,000	260,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 10 liter x 50/- per liter)	500	15000	180000	189000	198450
	0	0	0	0	0
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)	0	0	0	0	0
Straw,Bran,Medicine Etc.	100	3000	36000	37800	39690
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3700	4000
Transportaion		800	9600	10080	10584
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		5600	67200	67880	68784
Net Profit (E)= [C-D]		6400	76800	80640	84672
Investment Pay Back			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	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52800	109440
	Total Cash Inflow	136,800	133,440	194,112
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	52,800	109,440	170,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

