



**Grameen kalyan**

*Proposed NU Business Name: Maer Doya Dairy Farm*



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Abdulla Hil Masud Village: Dhohar. Post.: Shanura Upazilla : Tarakanda, District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married .
Progeny	:	N/A
No. of siblings:	:	4 (Four) Brothers and 2 (two) sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Bilkis Begum : Md. Ali Akbar : Branch: Biskha, Group # 02, Centre # 64/M, Loan no. 2462/2, Member since: 1991, First loan: Tk. 2,500, Last GB Loan: 4,000, Outstanding: Nil.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	: Father. : No : Nil : Nil : Nil
Education, till to date	:	Five

## ***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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has four years cow rearing experience . He will also get support from her father and mother.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01939407345
National ID number	:	19906118172000254
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh UnitOffice,Mymensingh. (FS. Md. Azizul Haque, ID.No-2476)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 1991. At first she took GB loan BDT 2,500 (Two thousand five hundred) and used in purchased a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Maer Dow a Dairy Farm.</b>
Address/ Location	:	Dhohar, shanura, Tarakanda, Mymensingh.
Total Investment in BDT	:	<b>BDT 3,52,000</b>
Financing	:	Self financing: <b>BDT 2,02,000</b> Required Investment: <b>BDT 1,50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	<b>BDT 6,000</b> (six thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ I have already one milky cow and now I want to buy one cow @ BDT. 1,20,000/-</li> <li>➤ Per year got a calves by a milky cow.</li> <li>➤ Milk production is estimated to be 10 liter./ 1cow; &amp; 03 lit other cow.</li> <li>➤ Average Feeding cost of each cow= BDT.140/day/ per cow;</li> <li>➤ Estimated selling price of milk = BDT. 60 /-per Kg</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is in as soon as possible.</li> </ul>

## *INFO ON EXISTING BUSINESS OPERATIONS*

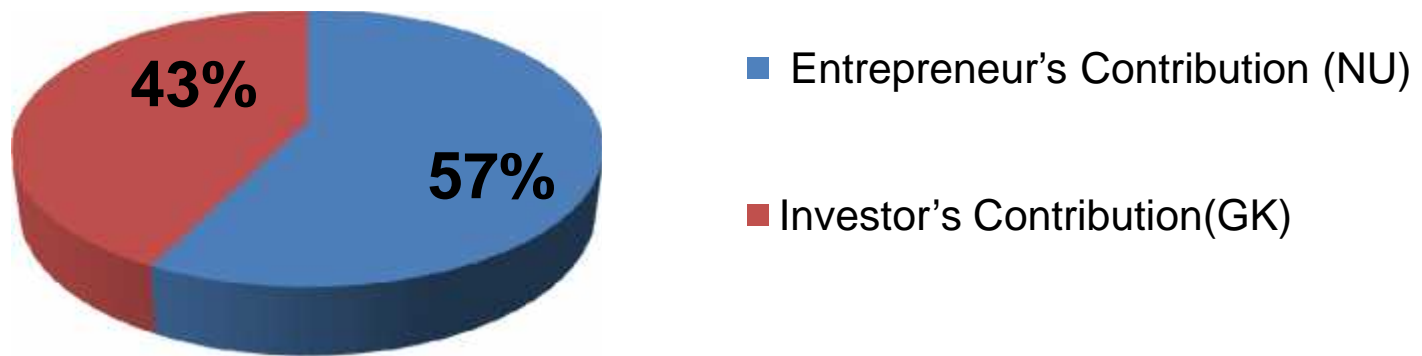
<b>Particulars</b>	<b>Year 1 (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue:</b>			
Milk Sales	180	5,400	50,400
Calves Sales			15,000
Cow Dung Sales	15	450	5,400
<b>(A) Total Revenue</b>	<b>195</b>	<b>5,850</b>	<b>70,800</b>
<b>Less: Cost of sales</b>			
<b>(B) Cost of Sales (cow food)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95</b>	<b>2,850</b>	<b>34,800</b>
<b>Less: Operating Costs:</b>			
Electricity bill		100	1,200
Transportation		150	1,800
Doctors and Medicine		200	2,400
Mobile bill		100	1,200
Other Expenses		50	600
<b>Total Operating Cost (D)</b>		<b>600</b>	<b>7,200</b>
<b>(C-D) Net Profit:</b>		<b>2,250</b>	<b>27,600</b>
<b>Retained Income:</b>		<b>2,250</b>	<b>27,600</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
1	2	3	4	5=(2+3+4)
<b>Investments in different categories:</b>				
Cow Shade (Repair)	10,000	30,000		40,000
One Ox cow	30,000			30,000
One calf (Ox)	20,000			20,000
Cost of 2 Milky cow (Price Per cow 1,20,000)	30,000		120,000	150,000
Cost of cow feed		70,000	30,000	
Fan 01 Piece		2,000		2,000
Water supply motor fittings		10,000		10,000
<b>Total Capital</b>	<b>90,000</b>	<b>112,000</b>	<b>150,000</b>	<b>352,000</b>

# Source of Finance

<b>Source</b>	<b>Amount in BDT</b>	<b>In %</b>
Entrepreneur's Contribution (NU)	202,000	57
Investor's Contribution(GK)	150,000	43
<b>Total Investment</b>	<b>352,000</b>	<b>100</b>





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>									
Milk Sales	780	23,400	218,400	858	25,740	240,240	944	28,314	264,264
Calves Sales			45,000			45,000			45,000
Cow Dung Sales	20	600	7,200	22	660	7,920	24	726	8,712
<b>(A) Total Revenue</b>	<b>800</b>	<b>24,000</b>	<b>270,600</b>	<b>880</b>	<b>26,400</b>	<b>293,160</b>	<b>968</b>	<b>29,040</b>	<b>317,976</b>
<b>Less: Cost of sales</b>									
<b>(B) Cost of cow feed</b>	280	8,400	100,800	294	8,820	105,840	309	8,820	111,132
<b>Gross profit (GP) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>169,800</b>	<b>586</b>	<b>17,580</b>	<b>187,320</b>	<b>659</b>	<b>20,220</b>	<b>206,844</b>
<b>Less: Operating Costs:</b>									
Electricity bill		300	3,600		330	3,960		363	4,356
Transportation		500	6,000		550	6,600		605	7,260
Doctors and Medicine		1000	12,000		1000	12,000		1,100	13,200
Mobile bill		300	3,600		330	3,960		363	4,356
Proposed salary-self		5,000	60,000		5,000	60,000		5,500	66,000
Other Expenses		100	1,200		110	1,320		121	1,452
<b>Non Cash Item:</b>									
Depreciation Expenses		200	2,400		200	2,400		220	2,640
<i>Total Operating Cost (D)</i>		7,400	88,800		7,520	90,240		8,272	99,264
<b>(C-D) Net Profit:</b>		8,200	81,000		10,060	97,080		11,948	107,580
<b>Retained Income:</b>			<b>81,000</b>			<b>97,080</b>			<b>107,580</b>

**Notes: 1. Agreed Grace period: Six Months.**

**2. Investment Payback schedule: 6 installment including ownership transfer fee after six months grace period.**

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year 1	Year 2	Year 2
<b>Cash inflow :</b>			
Opening Balance		163,000	200,080
Capital Infusion by UDYOKTA	112,000		
Capital infusion by Investor	150,000		
<b>Sales</b>	<b>270,600</b>	<b>293,160</b>	317,976
<b>Total Receipts</b>	<b>532,600</b>	<b>456,160</b>	<b>518,056</b>
<b>Cash Outflow :</b>			
Cow Purchase	120,000		
Cost of goods sold	100,800	105,840	111,132
Operating expenses	88,800	90,240	99,264
Payback to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>369,600</b>	<b>256,080</b>	<b>270,396</b>
<b>Closing Balance</b>	<b>163,000</b>	<b>200,080</b>	<b>247,660</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Unavailability of quality food;</li><li><input type="checkbox"/> Shortage of foods in rainy season</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle business;</li><li><input type="checkbox"/> Investor's money will be payback in three years</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩


## লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর: ২০১৫ - ২০১৬

ক্রমিক নং

19

লাইসেন্স



বই নম্বর: ০৬

নাম: বাহাধুর ইউনিয়ন পরিষদ

আবাসিক/কারখানা/উপজেলা

মহানগর/শহর/জেলা

তারিখ: ১৫/০৫/২০১৬

লাইসেন্স নম্বর: ২১১ সাহেব ঘোড়া ডেইরি ফার্ম

লাইসেন্সধারীর নাম: মোঃ আব্দুল্লাহ হিলা হাম্মাদ

পিতা/স্বামীর নাম: মোঃ আব্দুল হাম্মাদ

ঠিকানা: কামাঙ্গা ডোহা

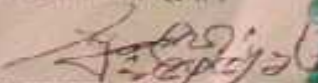
পেশার ধরন: ক্যাডী কামাঙ্গা

৩০-০৬-২০১৬ তারিখ পর্যন্ত বৈধ।

ফি আদানের পরিমাণ টাকা: ১০০/- কথায়: (একশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা/বিস্তারিত: কামাঙ্গা ডোহা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৫/০৫/১৬



চেয়ারম্যানের দস্তখত

মোঃ এমরান হোসেন স্বাক্ষর

চেয়ারম্যান

বাংলাদেশ সরকার

আবাসিক/কারখানা/উপজেলা

## Existing Shade













# Nu With Parents



**Thank You**

# ‡bvU

- ‡gvt Avāj v wnj gvmy GK Rb cwi kōxK ‡0‡j | Aww\_K Afv‡ei Kvi‡b cov‡kvbv Ki‡Z cv‡iwb | Zvi gv 1991 mvj ‡\_‡K MōgxY e'vs‡Ki m' m' | wZwb meēō\_g MōgxY e'vsK n‡Z 2500 UvKv FY wb‡q Ges wb‡Ri wKQy Rgv‡bv UvKv w' ‡q 3800 UvKv w' ‡q GKUv eKbv evQy μq K‡ib | tm eKbv evQy 7 evi ev" Pv ‡' q Ges 3 ‡KwR K‡i ' ja w' ‡Zv | tm m‡LK MvfxwU C' j AvRvnt‡Z RevB K‡ib | GKwU eKbv ev" P‡i ‡\_‡K wZwb 40 kZvsk Rwg K‡i Ges \_vKvi Rb" No K‡ib | Zvi cwi ev‡ii mv‡\_ K\_v ej ‡j Zv‡' i c‡e' K‡oi Rxe‡bi A‡bK K\_v Avgvi mv‡\_ Av‡j vPbv K‡ib | Zvi B"Qv GKwU we‡' kx Mvfx μq Kiv Ges tm Mvfxi ' ja weμq K‡i cwi ev‡ii Aww\_K Dbwqb Kiv Ges fwe' r‡Z GK Rb ‡WBix Lvgv‡ii gwj K n l qv | th‡nZz Zviv cwi ewi K ev‡e GKv‡Ri mv‡\_ Rwi Z, ZvB Zvi B"Qv cy Y Kivi Rb" Ges we‡' kx Mvfx μq Kivi Rb" 1,50,000/- UvKv wewb‡qvM ‡' l qv th‡Z cv‡i |