

Proposed NU Business Name: KADER DAIRY FARM



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Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.AI Aminn
Age	:	07-05-1993 (24 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: West Barha, P.O: Barha. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEFALI BEGUM
(iii) Father's name	:	MD. ABDUL KADER
(iv) GB member's info	:	Branch:Komorgonj, Centre # 67 (Female), Member ID: 5025/1, Group No: 05 Member since: 01-01-2001 (15 Years) First loan: BDT 5,000/- Existing loan: 50,000 Outstanding loan: 22,354/-
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	By birth years experience in running business. By birth 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-571594
Family's Contact No.	:	01989-662348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 15 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 Info

Business Name	:	KADER DAIRY FARM
Location	:	West Barha, Nawabgonj
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 3 cow and 1 calf in his farm.▪Average Daily milk production is 10 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

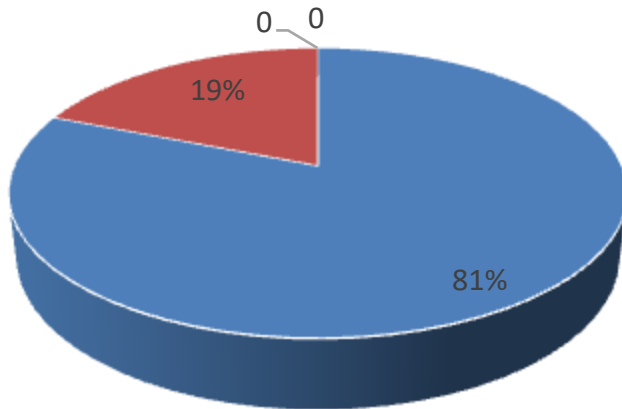
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (16 x 60)	960	28,800	3,45,600
Total Sales (A)	960	28,800	3,45,600
Less. Variable Expense			
Straw, Bran, Medicine etc	500	15,000	1,80,000
Total variable Expense (B)	500	15,000	1,80,000
Contribution Margin (CM) [C=(A-B)]	460	13,800	1,65,600
Less. Fixed Expense			
Mobile Bill		300	6,000
Salary (self)		5,000	60,000
Electricity Bill		300	6,000
Transportation		1,000	12,000
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	1,10,000	3,30,000	1	70,000	70,000	4,00,000
Calf	1	20,000	20,000	0	0	0	20,000
Total	3		3,50,000	1		70,000	4,20,000

Source of Finance



- Entrepreneur's Contribution- 3,50,000/-
- Investor's Investment- 70,000/-
- Total- 4,20,000/-

■ Entrepreneur's Contribution-81% ■ Investor's Investment-19%

Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Milk (24x 60)	1,440	43,200	5,18,400	5,44,320	5,71,536,
Calf Sale			20,000	40,000	60,000
Total Sales (A)	1,440	43,200	5,38,400	5,84,320	6,31,336
Less. Variable Expense					
Straw, Bran, Medicine etc	700	21,000	2,52,000	2,64,600	2,77,830
Total variable Expense (B)	700	21,000	2,52,000	2,64,600	2,77,830
Contribution Margin (CM) [C=(A-B)]	740	22,200	2,66,400	2,79,720	2,93,706
Less. Fixed Expense					
Mobile Bill		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	7,000	8,000
Trasportation		1,500	18,000	18,000	18,000
Total Fixed Cost		7,500	90,000	94,500	99,225
Net Profit (E) [C-D]		14,700	1,76,400	1,85,220	1,94,481
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,76,400	1,85,220	1,94,481
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,48,400	3,05,620
	Total Cash Inflow	2,46,400	3,33,620	5,00,101
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,48,400	3,05,620	4,72,101

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: West Barha, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





