

Proposed NU Business Name: KALAM DAIRY FARM

Project identification and prepared by: Md Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	A BUL KALAM
Age	:	05 -03-1989
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Ulail, P.O: Aouna. 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	:	LATE RAHELA BEGUM
(iii) Father's name	:	ABDUL MAZID
(iv) GB member's info	:	Branch:Shollah, Centre # 45 (Female) Member ID: 3731/1 No:03 Membr since: 01-01-1997 (12 ears) First loan: BDT 20, 000/- Existing loan: ,7000standing loan: Nil
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 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.	:	01940-177688
Fa4m0ily's Contact No.	:	01718-514696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE RAHELA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM DAIRY FARM
Location	:	Ulail, Nawabgonj
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 cow,3 ox 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.

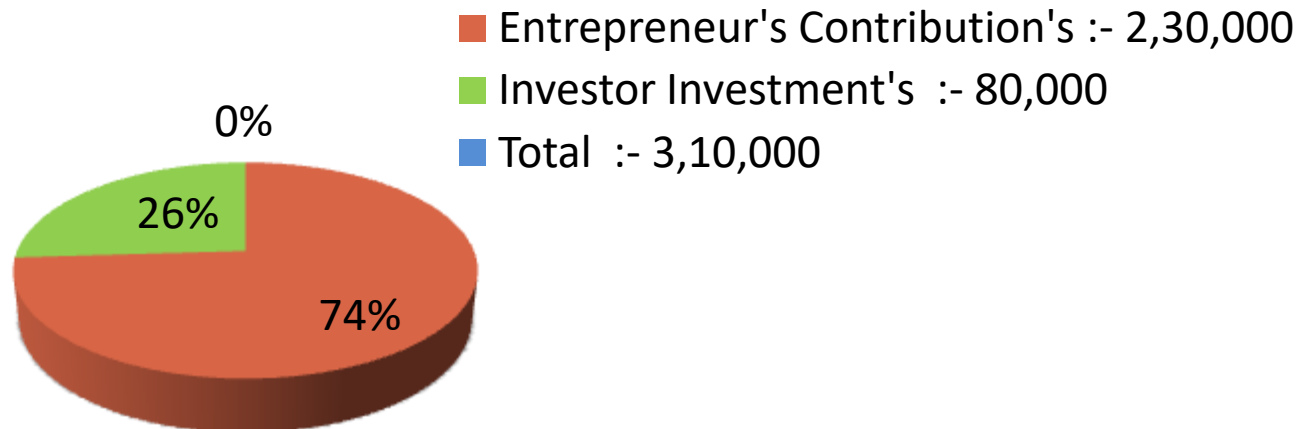
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 60)	600	18,600	2,16,200
Total Sales (A)	600	18,600	2,16,200
Less. Variable Expense			
Straw, Bran, Medicine etc	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		150	1,800
Transportation		500	6,000
Total fixed Cost (D)		5,850	70,200
Net Profit (E) [C-D]		6,150	73,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	80,000	80,000	1,60,000
Ox	3	50,000	1,50,000				1,50,000
Total	4		2,30,000	1		80,000	3,10,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Milk (15x 60)	900	27,000	3,24,000	3,40,200	3,57,210,
Total Sales (A)	900	27,000	3,24,000	3,40,200	3,57,210,
Less. Variable Expense					
Straw, Bran, Medicine etc	300	9,000	1,08,000	1,13,400	1,19,070
Total variable Expense (B)	300	9,000	1,08,000	1,13,400	1,19,070
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Mobile Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
Trasportation		1,000	12,000	13,000	13,000
Total Fixed Cost		6,600	79,200	80,600	80,600
Net Profit (E) [C-D]		11,400	1,36,800	1,46,200	1,57,540
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	1,36,800	1,46,200	1,57,540
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,04,800	2,19,000
	Total Cash Inflow	2,16,800	2,51,000	3,76,540
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,04,800	2,19,000	3,44,540

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: Ulail, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







