

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



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Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHOLILUR RAHMAN
Age	:	20-11-1997 (20 Years)
Education, till to date	:	BA (2 nd year)
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Uttor Bash hata , P.O: S A College, P.S: Sonatola, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. KHODEZA BEGUM
(iii) Father's name	:	MD LALU MONDOL
(iv) GB member's info	:	Branch: Digdair Sonatola, Centre # 28 (Female), Member ID: 3012, Group No: 02 Member since: 10-01-1989 (28 Years) First loan: BDT 1,000
Further Information:		Existing Loan: BDT 55,982, Outstanding loan: BDT 22,964/-
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-648036
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHODEZA BEGUM joined Grameen Bank since 28 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHOLIL DAIRY FARM
Location	:	Uttor Rajhata, Sonatola, Bogra
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow in his farm.▪Average daily milk production is 9 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

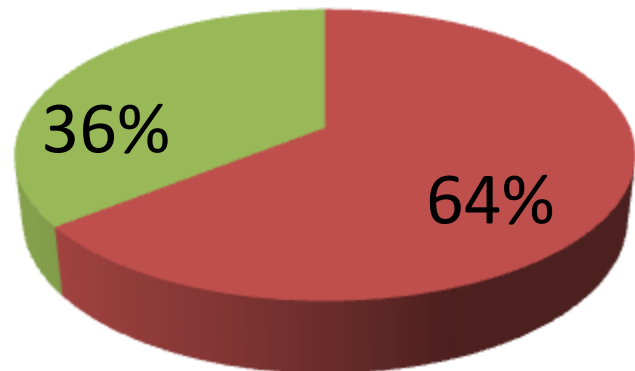
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (9 x 50)	450	13,500	162,000
Total Sales (A)	450	13,500	162,000
Less. Variable Expense			
Straw, Bran, Medicine etc	115	3,450	41,400
Total variable Expense (B)	115	3,450	41,400
Contribution Margin (CM) [C=(A-B)]	335	10,050	120,600
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		4,550	54,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	45000	90,000	1	50,000	50,000	140,000
Total	2	45000	90,000	1	50,000	50,000	140,000

Source of Finance



■ Entrepreneur's Contribution 90,000

■ Investor's Investment 50,000

■ Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			40,000	40,000	40,000
Total Sales (A)	700	21,000	292,000	304,600	317,830
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)	500	15,000	220,000	229,000	238,450
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D)		9,400	152,800	161,000	169,450
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	152,800	161,000	169,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		132,800	273,800
	Total Cash Inflow	202,800	293,800	443,250
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	132,800	273,800	423,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

