

Proposed NU Business Name: NURUL DAIRY FARM

Project identification and prepared by: Md. Delower hossain ,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL ISLAM
Age	:	01/02/1983 (34Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Amraid, P.O: Amraid, P.S: Kapasia, 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. MORIYOM BEGUM
(iii) Father's name	:	ABDUL OHAB
(iv) GB member's info	:	Branch: Barishub Centre # 23 (Female), Member ID: 6326, Group No: 10 Member since: 03/04/2000 to 2012 (12Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nil
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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	CNG Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-298614
Family's Contact No.	:	01948-870355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORIYOM BEGUM joined Grameen Bank since 12 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NARUL DAIRY FARM
Location	:	Amraid South Para.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 10 ft= 150 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has two cows, two calves and two Ox in his farm.▪Average daily milk production is 08 liter and milk price is BDT 60/-.▪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

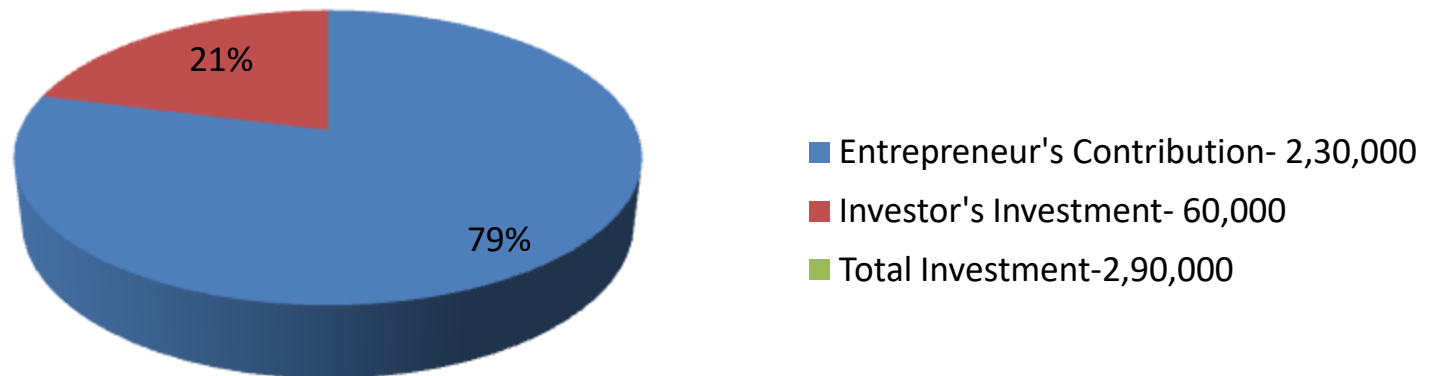
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 8 liter x 60/- per liter)	480	14,400	1,72,800
Total Sales (A)	480	14,400	1,72,800
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	380	11,400	1,36,800
Less. Fixed Expense			
Transportation		700	8,400
Mobile Bill		300	3,600
Electricity Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,450	65,400
Net Profit (E) [C-D]		5,950	71,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	70,000	1,40,000	1	60,000	60,000	2,00,000
Calf	2	20,000	40,000				40,000
Ox	1	50,000	50,000				50,000
Total	5		2,30,000	1		60,000	2,90,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 12 liter x 60/- per liter)	720	21,600	2,59,200	2,72,160	2,85,768
Total Sales (A)	720	21,600	2,59,200	2,72,160	2,85,768
Less. Variable Expense					
Straw, Bran, Medicine etc.	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	540	16,200	1,94,400	2,04,120	2,14,326
Less. Fixed Expense					
Transportation		1000	12,000	13,000	14,000
Electricity Bill		300	3,600	3,700	3,800
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		5,800	69,600	71,000	72,300
Net Profit (E) [C-D]		10,400	1,24,800	1,33,120	1,42,026
Investment Payback			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	1,24,800	1,33,120	1,42,026
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,08,000	2,09,920
	Total Cash Inflow	1,84,800	2,33,920	3,51,962
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,08,000	2,09,920	3,27,962

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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



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সংগঠিত হলো

প্রাথমিক শক্তি স

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প্রভাবিত নবীন উদে

নাম:

নুরুল হুদা হারুন

র নাম:

বাসমাছিয়া, সাতক্ষীপুর প্রকল্প প্র

র সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রীঃ নুরুল হুদা হারুন

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জন্ম তারিখ: ০১/০২/১৯৮৬









FAMILY PICTURE

