

Proposed NU Business Name: **KALAM POULTRY & DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL KALAM MRIDHA
Age	:	12-11-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Pelaid P.O: Goshinga P.S: Sreepur, 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 KHADIZA KHATUN
(iii) Father's name	:	MD. NURUL ISLAM MRIDHA
(iv) GB member's info	:	Branch: Goshinga , Centre # 25(Female), Member ID: 4383/2, Group No: 02 Member since 2000 to 2012(12 Years) First loan: BDT 5,000/- Existing loan :BDT 25,000/- 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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785-606096
Family's Contact No.	:	01630-500089
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreepur unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHADIZA KHATUN joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

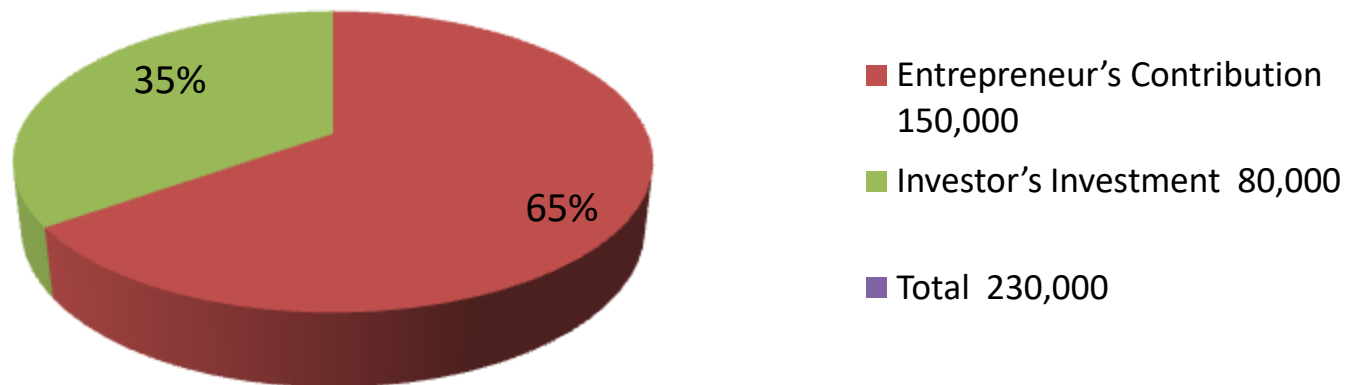
Business Name	:	KALAM POULTRY & DAIRY FARM
Location	:	Pelaid, Goshinga
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing & poultry farm.▪Average 85% gain on sales.▪The business is operated by entrepreneur.▪The farm is own.▪Collects cows from Local Area.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk		12600	151200
Chicken & Egg Sale		10000	120000
Total Sales(A)		22600	271200
Less Variable Expense (B)			0
Straw, Bran, Medicine		1890	22680
Poultry Feed, Medicine		6000	72000
Total Variable Expense		7890	94680
Contributon Margin (CM) [C=(A-B)]		14710	176520
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		7310	87720

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40,000	80,000	1	80,000	80,000	160,000
Chicken & Cockerel	0	0	70,000	0	0	0	70,000
	2	40000	150,000			80,000	230000

Source Of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	780	23400	280800	294840	309582
Chicken & Egg Sale	200	6000	72000	75600	79380
Total Sales(A)	980	29400	352800	370440	388962
Less Variable Expense (B)					
Straw, Bran, Medicine	117	3510	42120	44226	46437
Poultry Feed, Medicine	200	6000	72000	75600	79300
Total Variable Expense	317	9510	114120	119826	125817
Contribution Margin (CM) [C=(A-B)]	663	19890	238680	250614	263145
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		700	8400	8700	9000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7400	88800	89800	90830
Net Profit (E)= [C-D]		12490	149880	157374	165243
Investment Pay Back			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	149,880	157374	165242.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117880	243254
	Total Cash Inflow	229,880	275,254	408,497
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	117,880	243,254	376,497

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business;
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















