

Proposed NU Business Name: **KAMRUL 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. Kamrul
Age	:	02/03/1998 (19 Years)
Education, till to date	:	Class 10
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	3 Brothers & 4 Sisters.
Address	:	Vill: Borohor, P.O:Amraid-1743, 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	:	MOJIDA
(iii) Father's name	:	MOFIJ UDDIN
(iv) GB member's info	:	Branch: Goshinga Centre # 59 (Female), Member ID: 7025/1, Group No: 07 Member since: 05-06-2004 to 2012(08 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: NILL
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	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Massion
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01628-651205
Family's Contact No.	:	01727-307925
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIDA joined Grameen Bank since 08 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in buying cow.

Proposed Nobin Udyokta Business Info

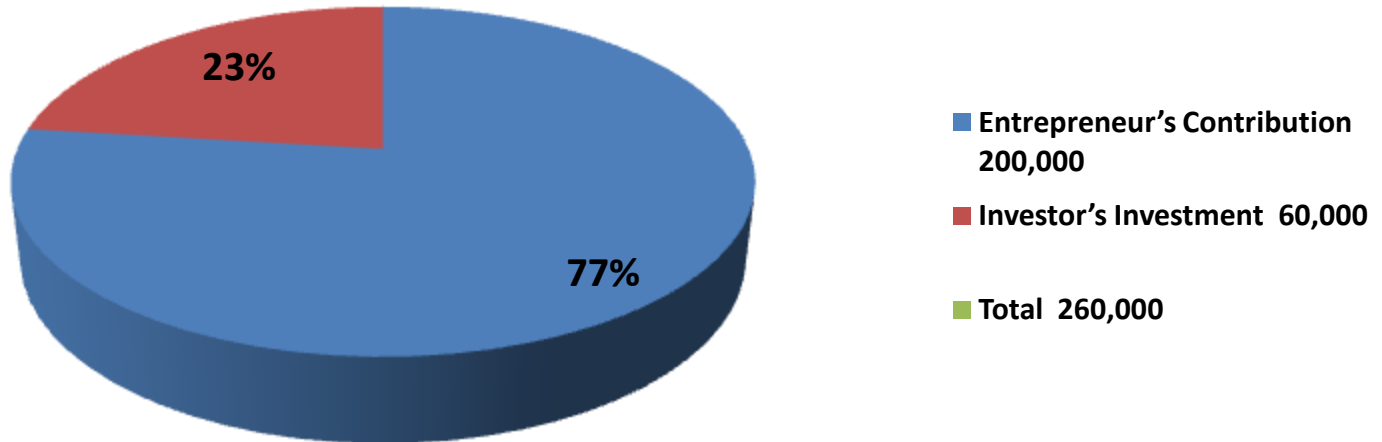
Business Name	:	IKBAL DAIRY FARM
Location	:	Borohor ,Amraid.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10ft x 08 ft= 80 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, one calf and one Ox in his farm.▪Average daily milk production is 06 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			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	360	10800	129600
	0	0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	72	2160	25920
Total Variable Expense	72	2160	25920
Contribution Margin (CM) [C=(A-B)]	288	8640	103680
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		4950	59400
Net Profit (E)= [C-D]		3690	44280

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	60,000	60,000	160,000
Calf	1	20,000	20,000				20,000
Ox	2	40000	80,000				80,000
TOTAL			200,000			60,000	260,000

Chart Title

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	480	14400	172800	181440	190512
	0	0	0	0	0
Total Sales(A)	480	14400	172800	181440	190512
Less Variable Expense (B)	0	0			
Straw, Bran, Medicine etc	96	2880	34560	36288	38102
Total Variable Expense	72	2160	25920	27216	28577
Contributon Margin (CM) [C=(A-B)]	384	11520	138240	145152	152410
Less Fixed Expense	0				
Rent	0	0	0	0	0
Electric Bill	0	0	0	300	600
Transportaion	0	800	9600	10080	10584
Salary (Self)	0	4000	48000	48000	48000
Salary (Staff)	0	0	0	0	0
Entertainment	0	150	1800	1800	1800
Guard	0	0	0	0	0
Genarator	0	0	0	0	0
Mobil Bill	0	350	4200	4300	4400
Total Fixed Cost (D)	0	5300	63600	64480	65384
Net Profit (E)= [C-D]	0	6220	74640	78372	82291
Investment Pay Back			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	74,640	78372	82290.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50640	105012
	Total Cash Inflow	134,640	129,012	187,303
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	50,640	105,012	163,303

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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



জাতীয় শক্তি
সামাজিক সেবা



গ্রামীণ শক্তি সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তালিকা

প্রকল্পের নাম: বঙ্গবন্ধু স্ট্রের্ট খন্দ

ইউনিটের নাম: বঙ্গবন্ধু স্ট্রের্ট খন্দ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: বঙ্গবন্ধু

বয়স: ২২ জন্ম তারিখ: ০২/০৬/১৯৯৮ জাতীয় প

শিক্ষাগত যোগ্যতা: ২০ম স্ট্রের্ট

বাহ্যিক অবস্থা: অস্বস্থ









FAMILY PICTURE

