

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



Project identification and prepared by: MD: Mahfuzar Rahman
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUZZAMAN
Age	:	28/12/1998(20Years)
Education, till to date	:	H S C
Marital status	:	Un married
Children	:	0 Son 0 Daugther
No. of siblings:	:	01 Brothers 02Sister
Address	:	Vill: Sreepur P.O: Sreepur P.Sreepur Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	KOHINUR BEGUM
(iii) Father's name	:	BILLAL HOSSEN
(iv) GB member's info	:	Branch: Gosinga Centre # 64(Female), Member ID: 8607 Group No: 09 Member since: 29/03/2000 to 2010(10Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 2,0000/- Outstanding Loan: BDT /-0
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 and Training Info	:	5 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.	:	01989256835
Family's Contact No.	:	01625850478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

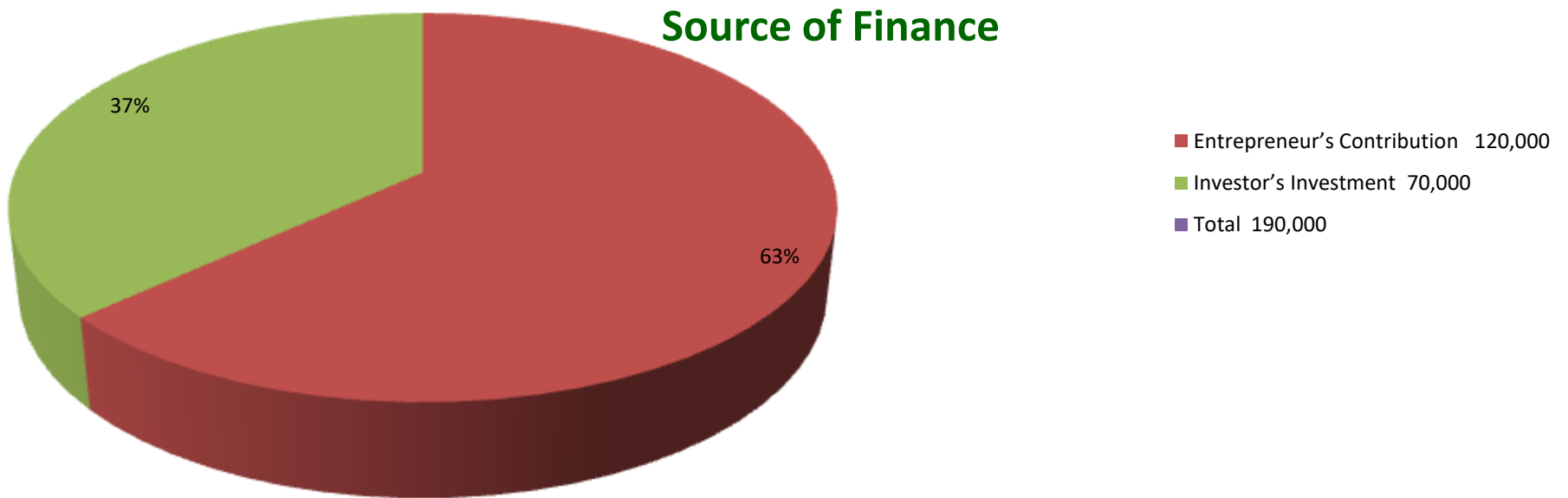
Proposed Nobin Udyokta Business Info4

Business Name	:	KAMRUZZAMAN DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. 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.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		8100	97200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60000	120,000	1	70,000	70,000	190,000
Calf						0	
			120,000			70,000	190000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3800	114000	1368000	1436400	1508220
	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3040	91200	1094400	1149120	1206576
Total Variable Expense	3040	91200	1094400	1149120	1206576
Contributon Margin (CM) [C=(A-B)]	760	22800	273600	287280	301644
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76180	76769
Net Profit (E)= [C-D]		16500	198000	207900	218295
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	198,000	207900	218295
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		170000	349900
	Total Cash Inflow	268,000	377,900	568,195
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	170,000	349,900	540,195

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







