

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



Project identification and prepared by: Md.Tofael Alam,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BILLAL HOSSAIN
Age	:	06/02/1992 (26Years)
Education, till to date	:	BSS Hons
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers & 6 Sisters
Address	:	Vill:Maruliya Para , P.O: Bhullshor-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	:	AMINA KHATUN
(iii) Father's name	:	HAFIZ UDDIN
(iv) GB member's info	:	Branch: Goshinga ,Centrer# 36 (Female), Member ID: 4252/1 Group No: 04 Member since: 08/05/1993 to 2018 (25Years) First Loan: BDT 2,000/- , Existing Loan: BDT 40,000/- Outstanding Loan: 22,180/-
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	:	06 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-436618
Family's Contact No.	:	01923-721388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMINA KHATUN joined Grameen Bank since 25 years ago. At first She took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in buying Cow.

Proposed Nobin Udyokta Business Info

Business Name	:	BILLAL DAIRY FARM
Location	:	Maruliya Para ,Amraid.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has Three cows, one calf in his farm.▪Average daily milk production is 06 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

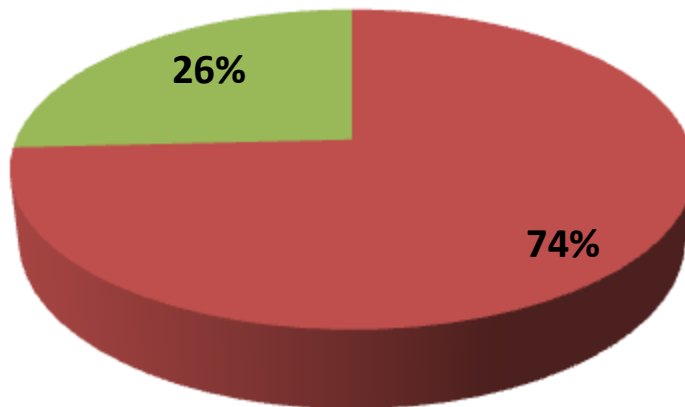
Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (Daily: 7 liter x 50/- per liter)	350	10500	126000
	0	0	0
Total Sales(A)	350	10500	126000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	70	2100	25200
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		700	8400
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)		5150	61800
Net Profit (E)= [C-D]		3250	39000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60,000	180,000	1	80,000	80,000	260,000
Calf	1	50,000	50,000	0	0	0	50,000
TOTAL			230,000			80,000	310,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 80,000
- Total 310,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 09 liter x 50/- per liter)	450	13500	162000	170100	178605
	0	0	0	0	0
Total Sales(A)	450	13500	162000	170100	178605
Less Variable Expense (B)	0				
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
Total Variable Expense	90	2700	32400	34020	35721
Contributon Margin (CM) [C=(A-B)]	360	10800	129600	136080	142884
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		700	8400	8820	9261
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5150	61800	62620	63461
Net Profit (E)= [C-D]		5650	67800	71190	74750
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	67,800	71190	74749.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35800	74990
	Total Cash Inflow	147,800	106,990	149,740
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	35,800	74,990	117,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

প্রদ্বাৰিত নবীন উদ্যোক্তা প্রকল্পে

প্রকল্পের নাম: বিপ্লব ফেইব্রিক হার্মি
ইউনিটের নাম: বঙ্গমহিলা গার্হস্থ্য প্রকল্প প্রস্তাব গ্রহণের

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: বিপ্লব ফেইব্রিক
বয়স: ২৫ বছর জন্ম তারিখ: ০৫/০২/১৯৯২ জাতীয় পরিচয়পত্র

শিক্ষাগত যোগ্যতা: বি.এম.এম. অনার্স (বাণিজ্য)

বৈবাহিক অবস্থা: অবিবাহিত

ফেইব্রিক-মেইয়ের সংখ্যা: ৯৫









FAMILY PICTURE

