

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



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Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DELOWAR HOSSAIN
Age	:	16/03/2000(18 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Hailjor, P.O: Vuleshor, P.S: Kapashia, 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	:	JOBEDA KHATUN
(iii) Father's name	:	LATE ABDUR ROSHID
(iv) GB member's info	:	Branch: Shingsree , Centre # 62 (Male), Member ID: 10111, Group No: 02 Member since: 05/06/2003 to 2018(15Years) First Loan: BDT 2,000/- , Existing Loan: BDT50,000/- Outstanding Loan: 5850
Further Information:		
(v) Who pays GB loan installment	:	Son
(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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Car Rant)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-528337
Family's Contact No.	:	01720-270730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOBEDA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

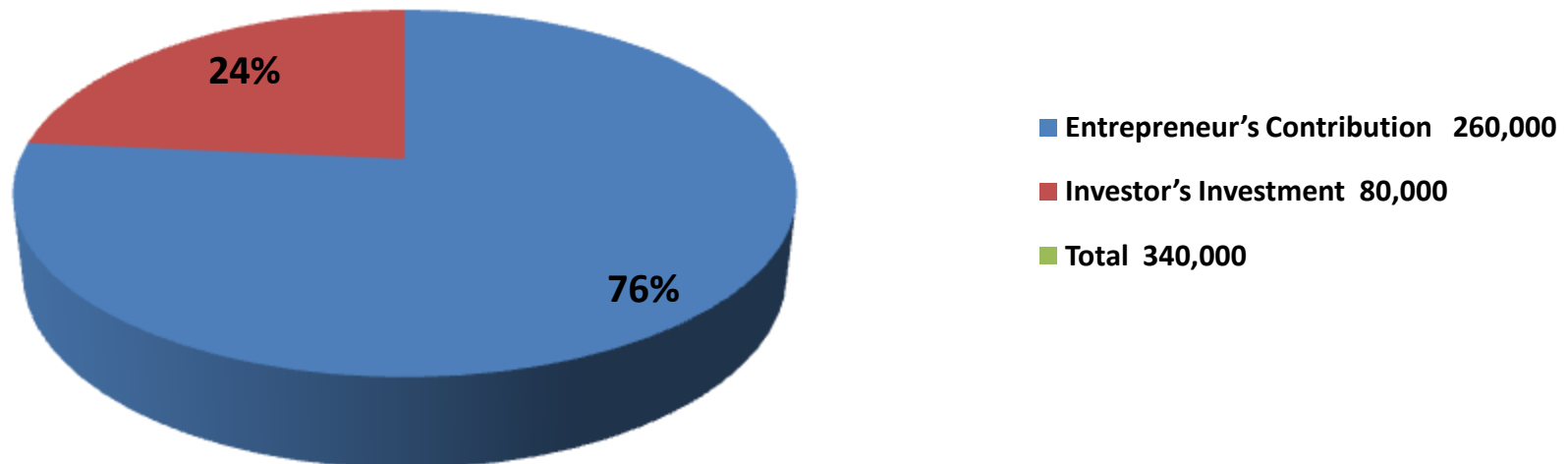
Business Name	:	DELOWAR DAIRY FARM
Location	:	Rauthkuna, Kapasia.
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	25 ft x 20 ft= 500 Square ft
Implementation	:	<ul style="list-style-type: none">▪ He has Two cow, Two Ox Two calf in his farm.▪ Average daily milk production is 8 liter and milk price is BDT 50/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Amraid bazar.▪ Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (Daily: 8 liter x 50/- per liter)	400	12000	144000
	0	0	0
Total Sales(A)	400	12000	144000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	80	2400	28800
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	320	9600	115200
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		700	8400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6150	73800
Net Profit (E)= [C-D]		3450	41400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	80,000	80,000	180,000
Ox	2	60,000	120,000	0	0	0	120,000
Calf	2	20000	40,000	0			40,000
TOTAL			260,000			80,000	340,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 10 liter x 50/- per liter)	500	15000	180000	189000	198450
	0	0	0	0	0
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)	0				
Straw, Bran, Medicine etc	100	3000	36000	37800	39690
Total Variable Expense	100	3000	36000	37800	39690
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		800	9600	10080	10584
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		6300	75600	76480	77384
Net Profit (E)= [C-D]		5700	68400	71820	75411
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	70,000		
1.2	Net Profit	123,000	129150	135607.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95000	196150
	Total Cash Inflow	193,000	224,150	331,758
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	95,000	196,150	303,758

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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









FAMILY PICTURE

