

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



Project identification and prepared by: Md: Anarul Islam  
Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOJAMMEL HAQUE</b>
Age	:	03/09/1983(34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill:Simlapara, P.O:Mawna, 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	:	<b>Bilkish Begom</b>
(iii) Father's name	:	<b>Korim Mia</b>
(iv) GB member's info	:	Branch:Mawna, Sreepur , Centre # 38(Female), Member ID: 3825/1, Group No: 02 Member since: 14-04-2008 to 2017 (09Years) First loan: BDT 10,000/-.
Further Information:		Existing loan: 50,000/- Outstanding loan: 31,300/-.
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	08 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-605236
Family's Contact No.	:	01732-772478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BILKESH BEGUM** Joined Grameen Bank Since 09 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KARIM DAIRY FARM</b>
Location	:	Saimlapara ,Sreepur ,Gazipur.
Total Investment in BDT	:	BD 2,50,000
Financing	:	Self BDT 1,90,000(from existing business) 76% Required Investment BDT 60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 10ft= 250 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 cow, 2 ox and 1 calf in his farm.</li><li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Simlapara Bazar.</li><li>▪Agreed grace period is 3 months..</li></ul>

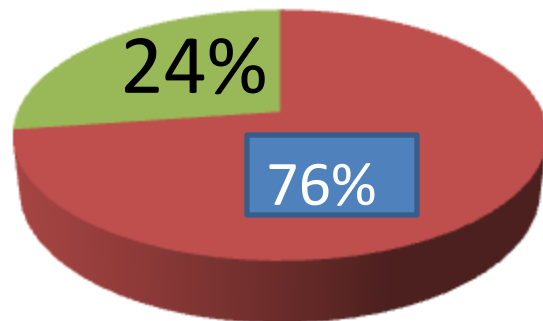
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	500	15,000	1,80,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	130	3,900	46,800
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>370</b>	<b>11,100</b>	<b>13,3200</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		0	0
Transportation		1,00	1,200
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		1,00	1200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	01	50,000	50,000	01	60,000	60,000	1,10,000
Ox	02	60,000	1,20,000	0	0	0	1,20,000
Calf	01	20,000	20,000	0	0	0	20,000
<b>Total</b>			<b>1,90,000</b>		<b>60,000</b>	<b>60,000</b>	<b>2,50,000</b>

## Source of Finance



Entrepreneur Investment: 1,90,000  
Investor Investment: 60,000  
Total Investment: 2,50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Milk(10 x 50)	750	22,500	2,70,000	2,83,500	2,97,675
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,,500</b>	<b>3,00,000</b>	<b>3,13,500</b>	<b>3,27,675</b>
<b>Less. Variable Expense</b>					
Straw,Ban,Medicine etc.	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>530</b>	<b>15,900</b>	<b>1,90,800</b>	<b>2,00,340</b>	<b>2,10,357</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		0	0	0	
Transportation		2,00	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		2,00	2,400	3,000	3,500
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>	<b>65,500</b>	<b>66,100</b>
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>1,26,000</b>	<b>1,34,840</b>	<b>1,44,257</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,700	1,81,540
	<b>Total Cash Inflow</b>	<b>1,86,000</b>	<b>2,05,540</b>	<b>3,25,797</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	31,300		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>1,15,300</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,700</b>	<b>1,81,540</b>	<b>3,01,797</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

