

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



Project identification and prepared by: Md Habil uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHAYRUDDIN KHAN
Age	:	01-12-1981 (34 Years)
Education, till to date	:	Class IV
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Khas Kandi Road P.O: Talep[ur ; P.S: Keraniganj ;Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ANOWARA BEGUM
(iii) Father's name	:	LATE MOTIUR RAHMAN KHAN
(iv) GB member's info	:	Branch: Rohitpur , Centre # 54 (Female), Member ID: 7254/2, Group No: 03 Member since: 1992-2002 (10 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	20 years experience in running business. 20 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835-460925
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KHSUBU DAIRY FARM
Location	:	Bolna, Khaskandi
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 310,000/- (from existing business) 76% Required Investment BDT 100,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 15 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Paragram hat.▪Agreed grace period is 3 months.

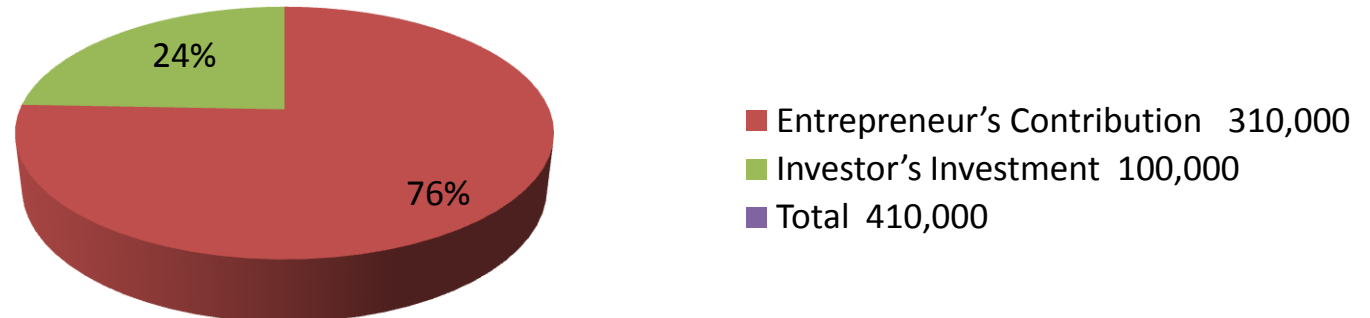
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (12 litres *60)	720	21600	259200
Total Sales (A)	720	21600	259200
Less Variable Expense			
Cow feed & medicine	400	12000	144000
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less Variable Expense			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		3000	36000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		4,900	58800
Net Profit (E)= [C-D]		4,700	56400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	140000	280,000	1	100,000	100,000	380,000
Calf	2	15000	30,000	0	0	0	30,000
Total	4		310,000	1	100,000	100,000	410,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (17 litre* 60)	1020	30600	367200	385560	404838
Total Sales (A)	1020	30600	367200	385560	256000
Less Variable Expense					
Feed & Medicine	520	15600	187200	196560	206388
Total variable Expense (B)	520	15600	187200	196560	206388
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Variable Expense					
Electricity bill		700	8400	8800	7600
Transportation		1,400	16800	17,200	17600
Salary (self)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Mobile bill		300	3600	3800	5000
Total fixed cost (D)		5,600	67200	68,200	68600
Net Profit (E)= [C-D]		9,400	112800	120,800	129850
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	100,000		
1.2	Net Profit	112,800	120,800	119338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72,800	153600
	Total Cash Inflow	212800	193600	272938
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	72,800	153600	232938

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 20 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









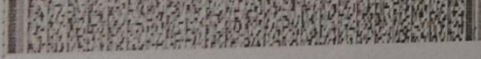
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 ১৯৭১-৭২ (৪১)২০১১ / জাতীয় পরিচয় পত্র



নাম: খায়রুদ্দিন খান
 Name: Khayruddin Khan
 পিতা: মুত মতিউর রহমান খান
 মাতা: খোয়া: আনোয়ারা বেগম
 Date of Birth: ০১ Dec 19৪১
 ID NO: 2613825116798

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা-
 কেবাও পাত্রতা যোগে নিচের শেট অফিসে অন্য মেয়ার অন্য অনুরোধ করা যাবে।
 ঠিকানা: বাস/মোটর: ২১৮, গ্রাম/পাড়া: খায়রুদ্দিন রোড-১, বেদনা, ডাকঘর:
 তাগেপুর - ১০১০, ঢেরানীপুর, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৭/২০০৮



প্রত্যাহার

খায়রুদ্দিন খান কর্তৃক প্রদত্ত মনোমুহুরিত
 প্রত্যাহার কার্ডের নং ২৬১৩৮২৫১১৬৭৯৮
 প্রত্যাহার করা হয়েছে।
 প্রত্যাহারকারীর নাম: খায়রুদ্দিন খান
 পিতার নাম: মুত মতিউর রহমান খান
 মাতার নাম: খোয়া: আনোয়ারা বেগম
 জন্ম তারিখ: ০১ ডিসেম্বর ১৯৪১
 জন্মস্থান: তাগেপুর, ঢাকা

খায়রুদ্দিন খান
 প্রত্যাহারকারী

খায়রুদ্দিন খান

FAMILY PICTURE

