

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIFUL ISLAM
Age	:	10-10-1983 (33Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Hailjor, P.O: Bhulesshor-1730, 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	:	MONOWARA BEGUM
(iii) Father's name	:	KITAB UDDIN
(iv) GB member's info	:	Branch: Goshinga , Centre # 36 (Female), Member ID: 3944/1, Group No: 05 Member since: 15/04/2006 to 2017 (11Years) First Loan: BDT 5,000/- , Existing Loan: BDT 4,000/- Outstanding Loan: BDT 304/-
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	:	5 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Buffalo Sale)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-023417
Family's Contact No.	:	017285-422940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 11 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL DAIRY FARM
Location	:	Hailjor East para.
Total Investment in BDT	:	BDT 5,25,000/-
Financing	:	Self BDT 4,45,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 08 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cows, two buffallos, one ox, two calves in his farm.▪Average daily milk production is 12 liter and milk price is BDT 60/-.▪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

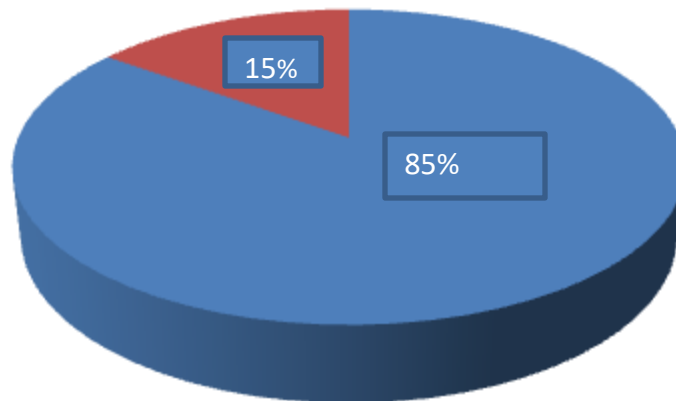
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 12litre x 60/- per litre)	720	21600	259200
Total Sales (A)	720	21600	259200
Less. Variable Expense			
Straw, Bran, Medicine etc.	200	6000	72000
Total variable Expense (B)	200	6000	72000
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less. Fixed Expense			
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6150	73800
Net Profit (E) [C-D]		9450	113400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	3	55,000	1,65,000	1	80,000	80,000	2,45,000
Buffallo	2	80,000	1,60,000				1,60,000
Ox	1	70,000	70,000				70,000
Calf	2	25,000	50,000				50,000
Total	8		445,000	1		80,000	5,25,000

Source of Finance



- Entrepreneur's Contribution- 4,45,000
- Investor's Investment- 80,000
- Total Investment- 5,25,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 18 litre x 60/- per litre)	1080	32400	378800	408240	428652
Total Sales (A)	1080	32400	378800	408240	428652
Less. Variable Expense					
Straw, Bran, Medicine etc.	300	9000	108000	113400	119070
Total variable Expense (B)	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	780	23400	280800	294840	309582
Less. Fixed Expense					
Transportation		1,000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		200	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6550	78600	79900	81100
Net Profit (E) [C-D]		16850	202200	214940	228482
Investment Payback			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	80000		
1.2	Net Profit	202200	214940	228482
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		170200	353140
	Total Cash Inflow	282200	385140	581622
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	170200	353140	549622

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 farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

