

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



Project identification and prepared by: Pongkoj Kumar,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NAEEMDUL HASSAN SHIHAB
Age	:	20-11-1996 (21 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Nakachini, P.O: Kapasia, 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	:	NASRIN AKTER
(iii) Father's name	:	NASIR UDDIN
(iv) GB member's info	:	Branch: Kapasia, Centre # 20 (Female), Member ID: 5106/1, Group No: 04 Member since: 06-05-2005 to 2017 (12 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 80,000/- Outstanding Loan: BDT 55,140/-
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	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Rent-A-Car)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-100321
Family's Contact No.	:	01720-163307
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASRIN AKTER joined Grameen Bank since 12 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SIHAB DAIRY FARM
Location	:	Nakachini, Kapasia.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 10 ft= 150 squares ft
Implementation	:	<ul style="list-style-type: none"> ▪He has one cow, one oxen ,one calf in his farm. ▪Average daily milk production is 6 liter and milk price is BDT 60/-. ▪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

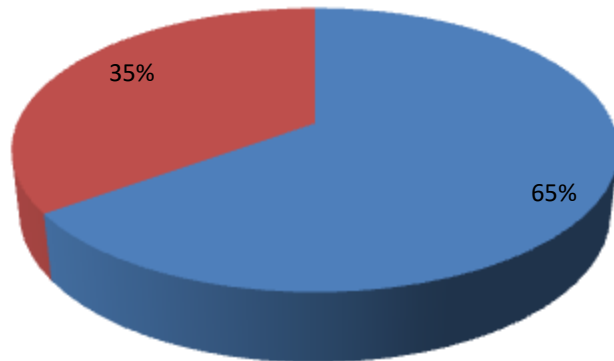
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 liter x 60/- per liter)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
Less. Fixed Expense			
Transportation		700	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,150	61,800
Net Profit (E) [C-D]		3,850	46,200

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	80,000	80,000	1,40,000
Ox	1	70,000	70,000				70,000
Calf	1	20,000	20,000				20,000
Total	3		1,50,000	1		80,000	2,30,000

Source of Finance



■ Entrepreneur's Contribution- 1,50,000

■ Investor's Investment- 80,000

■ Total Investment-2,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 liter x 60/- per liter)	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000	1,70,100	1,78,605
Less. Fixed Expense					
Transportation		800	9,600	11,000	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4000	48,000	48,000	48,000
Total Fixed Cost		5,300	63,600	65,300	66,400
Net Profit (E) [C-D]		8,200	98,400	1,04,800	1,12,305
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	80,000		
1.2	Net Profit	98,400	1,04,800	1,12,305
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,400	1,43,200
	Total Cash Inflow	1,78,400	175,200	2,55,505
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)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	66,400	1,43,200	2,23,505

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



প্রোগ্রাম প্রতি
সামাজিক সেবা

গ্রামীণ শক্তি

২

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: মিহাব ডেইরি ফার্ম

ইউনিটের নাম: - কামারিয়া, সাতুলপুর - প্রক

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোহাম্মদ হামিদ মিহাব

বয়স: ২২ বছর

জন্ম তারিখ: ২০-১১-১৯৯৯

শিক্ষাগত যোগ্যতা:

এইচ. এম. সি.

বিদ্যাহিত









FAMILY PICTURE

