

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



Project identification and prepared by: MD.Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM MOROL
Age	:	10/12/1987 (30Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NILL
No. of siblings:	:	2 Sisters
Address	:	Vill: Hailjor P.O: Vuleshor-1743, 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	:	SHOMEJA KHATUN
(iii) Father's name	:	MOHAMMED ALI
(iv) GB member's info	:	Branch: Goshinga Centre # 24 (Female), Member ID: 7654/1, Group No: 10 Member since: 04/08/1998 to 2018 (20Years) First Loan: BDT 2,000 /-, Existing Loan:BDT 132,100/- Outstanding Loan: 1,15,440/-
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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-464561
Family's Contact No.	:	01747-355291
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOMEJA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	SHAMIM DAIRY FARM
Location	:	Hiljor South Para.
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 4,80,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 sq. ft
Security of the shop	:	none
Implementation	:	<ul style="list-style-type: none"> ▪ He has tow cows, one Ox, tow calves & tow Buffalo in his farm. ▪ Average daily milk production is 07 liter and milk price is BDT 50/-. ▪ The business is operated by entrepreneur. Existing no employee. ▪ The farm is owned. ▪ Collects cows from Amraid Bazer. ▪ Agreed grace period is 3 months

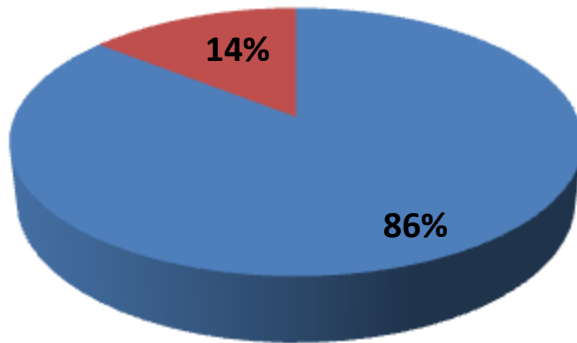
Existing Business

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk (Daily: 07 liter x 50/- per liter)	350	10500	126000
		0	0
Total Sales(A)	350	10500	126000
Less Variable Expense (B)		0	0
Straw,Bran,Medicine Etc.	70	2100	25200
Total Variable Expense		0	0
Contributon Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		4950	59400
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	70,000	140,000	1	80,000	80,000	220,000
Calves	2	20,000	40,000				40,000
Ox	1	50,000	50,000				50,000
Buffalo	2	125000	250,000				250,000
TOTAL			480,000			80,000	560,000

Source of Finance



- Entrepreneur's Contribution 480,000
- Investor's Investment 80,000
- Total 560,000

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	0	0	0	0
Straw,Bran,Medicine Etc.	100	3000	36000	37800	39690
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3700	4000
Transportaion		800	9600	10080	10584
Salary (Self)		4000	48000	48000	48000
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)		5600	67200	67880	68784
Net Profit (E)= [C-D]		6400	76800	80640	84672
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	80,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44800	93440
	Total Cash Inflow	156,800	125,440	178,112
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	44,800	93,440	146,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

