

Proposed NU Business Name: **SHAJADA 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	:	SHAJADA
Age	:	05/02/1989 (29Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Caterbor, P.O: Biruzily-1743, 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	:	FEROZA BEGUM
(iii) Husband's name	:	DULAL
(iv) GB member's info	:	Branch: Goshinga Centre # 51 (Female), Member ID: 4846/1 Group No: 09 Member since: 06/03/1993 to 2018 (25Years) First Loan: BDT 5,000/- , Existing Loan: BDT 30,000/- Outstanding Loan: 21,800/-
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	:	08 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-642245
Family's Contact No.	:	01734-049972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROZA BEGUM joined Grameen Bank since 25 years ago. At first She took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAJADA DAIRY FARM
Location	:	Caterbor, Amraid.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 squares ft
Implementation	:	<ul style="list-style-type: none"> ▪ He has Two cows, two calf and one Ox in his farm. ▪ Average daily milk production is 06 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.

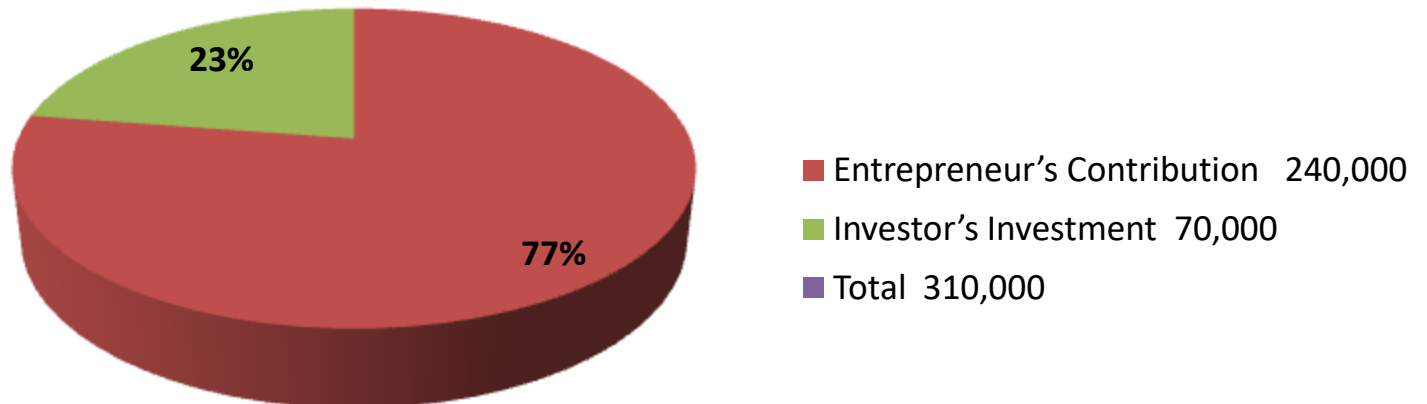
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (Daily: 6 liter x 60/- per liter)	360	10800	129600
	0	0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	72	2160	25920
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]	288	8640	103680
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		700	8400
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)		5150	61800
Net Profit (E)= [C-D]		3490	41880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	70,000	70,000	190,000
Calf	2	25,000	50,000	0	0	0	50,000
Ox	2	35000	70,000	0			70,000
TOTAL			240,000			70,000	310,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 9 liter x 50/- per liter)	450	13500	162000	170100	178605
	0	0	0	0	0
Total Sales(A)	450	13500	162000	170100	178605
Less Variable Expense (B)	0				
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
Total Variable Expense	90	2700	32400	34020	35721
Contributon Margin (CM) [C=(A-B)]	360	10800	129600	136080	142884
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
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)		5300	63600	64480	65384
Net Profit (E)= [C-D]		5500	66000	69300	72765
Investment Pay Back			28,000	28,000	28,000

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

<i>SI #</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	70,000		
1.2	Net Profit	66,000	69300	72765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38000	79300
	Total Cash Inflow	136,000	107,300	152,065
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	38,000	79,300	124,065

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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



গোষ্ঠী
১৯৭৬

গ্রামীণ শক্তি সামাজিক ব্যবসা লি

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: স্বাধীনতা স্ট্রীট

ইউনিটের নাম: বাগমতিয়া, গাভীপুর প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১০/

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: স্বাধীনতা

বয়স: ২২ বছর জন্ম তারিখ: ০৫/০২/১৯৯৯ জাতীয় পরিচয়পত্র নম্বর:

শিক্ষাগত যোগ্যতা: ২য় স্নেহ

বৈবাহিক অবস্থা: স্বিকৃতি

ছেলে-মেয়ের সংখ্যা: ১ (ছেলে) ১ (মেয়ে)







FAMILY PICTURE

