

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



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUNNAHAR AKTER NIRA
Age	:	05-02-1985(34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 2 Daughters
No. of siblings:	:	2 Brothers 5 Sisters
Address	:	Vill: Gonarchala;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA
(iii) Father's name	:	LATE. SAMAD TALULDER
(iv) GB member's info	:	Branch: Shakhipur, Centre # 38 (Female), Member ID: 3095, Group No: 06 Member since:01-01-2003(15 Years) First loan: BDT 4,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT -
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 & Skill Own Business and Training Info	:	06 years of business experience. 06 years experience in running business. Yes, He has 06 years training
Other Own/Family Sources of Income	:	Yes, She has a fish khamer.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-383703
Mother's Contact No.	:	01782-652894
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIM DAIRY FARM
Location	:	Vill: Gonarchala;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	16 ft x 8 ft= 128 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

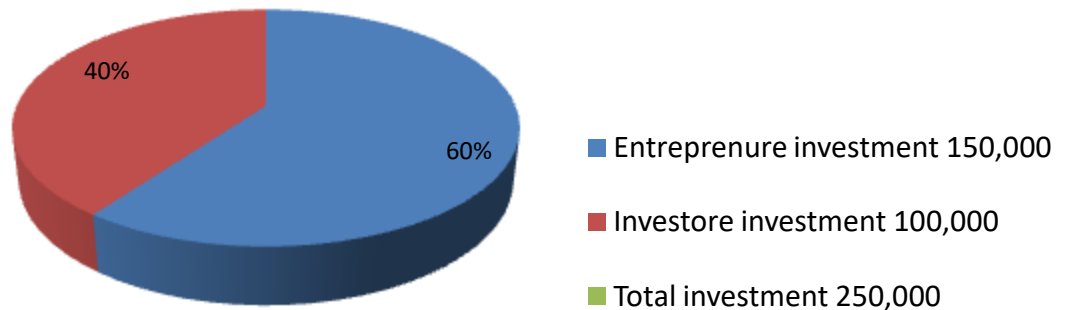
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		16,600	199,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	50000	100000	Cow	1	100000	100,000	200,000
Ox	1	30000	30000		0	0	0	30,000
Calf	1	20000	20000		0	0	0	20,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			150000			100000	100,000	250,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Milk, Cow, Ox, Calf	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,900	70,800	71,340	71,907
Net Profit (E) [C-D]		30,100	361,200	382,260	404,373
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	361,200	382,260	404,373
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		321,200	663,460
	Total Cash Inflow	461,200	703,460	1,067,833
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	321,200	663,460	1,027,833

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 06 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











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গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: আমলি সুইচি সার্স

ইউনিটের নাম: সাধিপুত

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৫/০৬/২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: নূরুন্নাহার জাহাঙ্গীর নীল

বয়স: ৩৬ বছর

জন্ম তারিখ: ০৫/০২/১৯৮২

জাতীয় পরিচয়পত্র নম্বর: ২৬০৮৫৫১২৫৪৮৬৪

শিক্ষাগত যোগ্যতা: ৯.৫.৮ পাস

বৈবাহিক অবস্থা: বিকাহিত

ছেলে-মেয়ের সংখ্যা: ২ ছেলে ২ মেয়ে

ভাই/বোনের সংখ্যা: ২ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: বন্দারবাগ পো: কচুয়া

থানা: সাধিপুত জেলা: টাঙ্গাইল

স্থায়ী ঠিকানা: গ্রাম: " " পো: " "

থানা: " " জেলা: " "

উদ্যোক্তার মোবাইল নং- ০১৭৫৬-৬৮৬৭০৬

বাবা/মা মোবাইল নং- ০১৭৮২-৫৫২৮২৪

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রার্জন / রনিং সদস্য

মায়ের নাম: সোমেনা

বাবার নাম: সুভ, সাদ্দাম আলমগীর

কেন্দ্র নং- ৬৮৮

সদস্য নং- ৬০২৫

গ্রুপ নং- ০৫

শাখা: কচুয়া সাধিপুত

গ্রামীণ ব্যাংকে যোগদানের তারিখ: ২০০৬

কত বছর যাবৎ সদস্য: ১৫ বছর

বর্তমান গ্রামীণ ব্যাংক সদস্য নং: ৫০২৫