

Proposed NU Business Name: **FARUK 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	:	<b>FARUK HOSSAIN</b>
Age	:	03-03-1984(34Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 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	:	<b>SUFIYA</b>
(iii) Father's name	:	<b>LAL MAHMUD</b>
(iv) GB member's info	:	Branch: Shakhipur, Centre # 38 (Female), Member ID: 3768, Group No: 03 Member since:01-01-1994(24 Years) First loan: BDT 2,500/- Existing loan: BDT 40,000/- 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	:	06 years of business experience.
Own Business and Training Info	:	06 years experience in running business. Yes, He has 06 years training
Other Own/Family Sources of Income	:	Yes, She has a auto car .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-156224
Mother's Contact No.	:	01742-383783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUFIYA** joined Grameen Bank since 24 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARUK DAIRY FARM</b>
Location	:	Vill: Gonarchala;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000(from existing business) 64% Required Investment BDT 50,000(as equity) 36%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	13 ft x 6 ft= 78 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

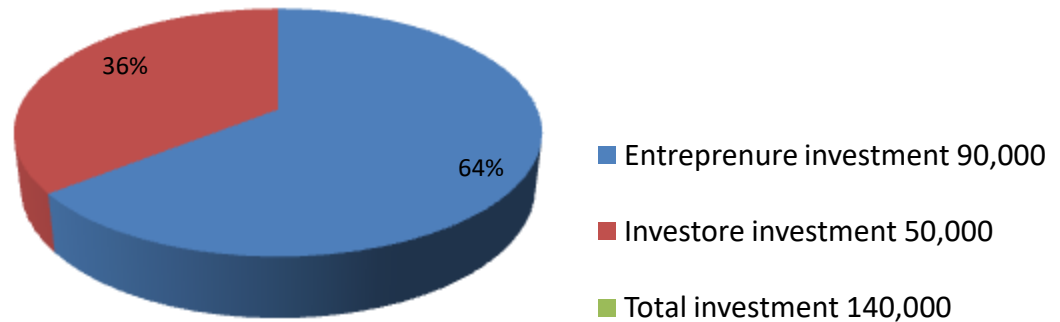
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, Cow, Ox, Calf	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Milk, Cow, Ox, Calf	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
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		500	6,000
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>144,000</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	60000	60000	Cow	1	50000	50,000	110,000
Calf	1	30000	30000		0	0	0	30,000
			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
			0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			90000			50000	50,000	<b>140,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Variable Expense</b>					
Milk, Cow, Ox, Calf	2,100	63,000	756,000	793,800	833,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>793,800</b>	<b>833,490</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
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		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>72,600</b>	<b>73,230</b>
<b>Net Profit (E) [C-D]</b>		<b>21,000</b>	<b>252,000</b>	<b>267,600</b>	<b>283,980</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	252,000	267,600	283,980
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		232,000	479,600
	<b>Total Cash Inflow</b>	<b>302,000</b>	<b>499,600</b>	<b>763,580</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>232,000</b>	<b>479,600</b>	<b>743,580</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: সার্বজনীন - বটাইনী সার্ব

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৪/০৬/২০২১

ইউনিটের নাম: সার্বজনীন

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:  
নাম: সার্বজনীন ব্যবসায়

বয়স: ৩৪ বছর জন্ম তারিখ: ০২/০৯/১৯৮৪

জাতীয় পরিচয়পত্র নম্বর: ১৬১৮৮-১৯৬৪৮০

শিক্ষাগত যোগ্যতা: ৭ম শ্রেণী

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ২২ জন

ভাই/বোনের সংখ্যা: ২ জন ১ ছাই

বর্তমান ঠিকানা: গ্রাম: সার্বজনীন পো: কচুয়া

থানা: সার্বজনীন জেলা: টাঙ্গাইল

থানা: ৭ জেলা: ৭

স্থায়ী ঠিকানা: গ্রাম: ৭

বাবা/মা মোবাইল নং- ০১৭৪২৬৬৩৭৬৬

উদ্যোক্তার মোবাইল নং- ০১৭৮২-১৭৬২২৪

বাবা/মা: প্রাক্তন / রানিং সদস্য।

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা।

মায়ের নাম: সার্বজনীন সার্বজনীন

গ্রুপ নং- ০৬

শাখা: কচুয়া সার্বজনীন

বাবার নাম: সার্বজনীন সার্বজনীন

সদস্য নং- ৬৭৬৪

কত বছর যাবৎ সদস্য: ২৪ বছর

পরিমাণ: ২৫০৮