

## Proposed NU Business Name: **SAIM DAIRY FARM**



Project identification and prepared by: Md Hafizur Rahman,  
Mawna Unit, Dhaka

Project verified by: Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |  |
|--|---|--|
| Name   | : | <b>SALIM MIA</b>   |
| Age  | : | 01-02-1985(32Years)  |
| Education, till to date                          | : | S.S,C  |
| Marital status                                   | : | Married  |
| Children   | : | 3 Son  |
| No. of siblings:                                 | : | 1Brother & 1 Sisters   |
| Address  | : | Vill: Barotupa, P.O:South barotupa P.S: Sreepur, Dist: Gajipur   |
| Parent's and GB related Info                     |   |  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                               | : | TARA BANU  |
| (iii) Father's name                              | : | <b>SAIFUL ISLAM</b>  |
| (iv) GB member's info                            | : | Branch: Mawna Sreepur, Centre # 1/M(Female),<br>Member ID: 1572/1, Group No: 09<br>Member since: 01-08-2007 (10 Years)<br>First loan: BDT 10,000/- |
| Further Information:                             |   | Existing loan: BDT 50,000/- Outstanding loan: BDT 2904   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 07 years experience in running business. 07 Years in own business.<br>He has no training |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01713-571415   |
| Family's Contact No.  | : | 01630-501112   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka                                   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**TARA BANU** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>SAIM DAIRY FARM</b>   |
| Location  | : | Barotopa, Sreepur, Gajipur   |
| Total Investment in BDT                           | : | BDT 3,60,000/-   |
| Financing   | : | Self BDT 2,60,000/- (from existing business) 72%<br>Required Investment BDT 1,00,000/- (as equity) 28%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 25 ft x 10 ft= 250 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪ She has 4 cow and 4 calf in her farm.</li> <li>▪ Average Daily milk production is 12 liter and milk price is BDT 50.</li> <li>▪ The business is operating by entrepreneur. Existing no employee. One employee will be appointed after getting equity fund</li> <li>▪ The farm is owned.</li> <li>▪ Collects goods from Barotopa Bazar.</li> <li>▪ Agreed grace period is 3 months.</li> </ul> |

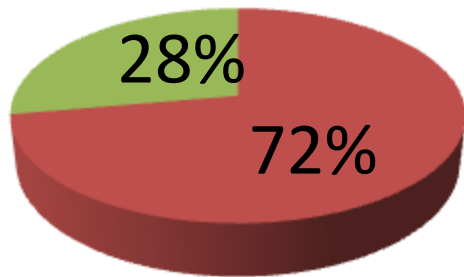
## Existing Business (BDT)

| Particular                                | Daily | Monthly      | Yearly        |
|---|-------|--------------|---------------|
| <b>Revenue (sales)</b>                    |       |              |               |
| Milk (15 x 50)                            | 600   | 18,000       | 2,16,000      |
| <b>Total Sales (A)</b>                    | 600   | 18,000       | 2,16,000      |
| <b>Less. Variable Expense</b>             |       |              |               |
| Straw, Bran, Medicine etc                 | 1,20  | 3600         | 43200         |
| <b>Total variable Expense (B)</b>         | 1,20  | 3600         | 43200         |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 480   | 14400        | 172800        |
| <b>Less. Fixed Expense</b>                |       |              |               |
| Mobile Bill                               |       | 200          | 1,200         |
| Salary (self)                             |       | 5,000        | 60,000        |
| Transportation                            |       | 200          | 1,200         |
| <b>Total fixed Cost (D)</b>               |       | <b>5,400</b> | <b>64800</b>  |
| <b>Net Profit (E) [C-D]</b>               |       | <b>9,000</b> | <b>108000</b> |

## Investment Breakdown

| Existing     |           |            |               | Proposed |            |                 |                 |
|--------------|-----------|------------|---------------|----------|------------|-----------------|-----------------|
| Particulars  | Qty.      | Unit Price | Amount (BDT)  | Qty.     | Unit Price | Amount (BDT)    | Proposed Total  |
| Cow          | 02        | 40,000     | 8,0000        | 1        | 100000     | 1,00,000        | 180000          |
| Calf         | 01        | 30,000     | 30,000        | 0        | 0          | 0               | 30,000          |
| ox           | 03        | 50,000     | 1,50,000      | 0        |            |                 | 1,50,000        |
| <b>Total</b> | <b>06</b> |            | <b>260000</b> | <b>1</b> |            | <b>1,00,000</b> | <b>3,60,000</b> |

## Source of Finance



■ Entrepreneur's Contribution 260,000

■ Investor's Investment 100,000

■ Total 360,000

## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year        | 2nd Year        | 3rd Year        |
|---|--------------|---------------|-----------------|-----------------|-----------------|
| <b>Revenue (sales)</b>                    |              |               |                 |                 |                 |
| Milk (24x 50)                             | 1,100        | 33,000        | 3,96,000        | 4,15,800        | 4,36,590        |
| Calf Sale                                 |              |               | 30,000          | 30,000          | 30,000          |
| <b>Total Sales (A)</b>                    | <b>1,100</b> | <b>33,000</b> | <b>4,26,000</b> | <b>4,45,800</b> | <b>4,66,590</b> |
| <b>Less. Variable Expense</b>             |              |               |                 |                 |                 |
| Straw, Bran, Medicine etc                 | 3,50         | 10,500        | 1,26,000        | 1,32,300        | 1,38,915        |
| <b>Total variable Expense (B)</b>         | <b>3,50</b>  | <b>10,500</b> | <b>1,26,000</b> | <b>1,32,300</b> | <b>1,38,915</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>7,50</b>  | <b>22,500</b> | <b>2,70,000</b> | <b>2,83,500</b> | <b>2,97,675</b> |
| <b>Less. Fixed Expense</b>                |              |               |                 |                 |                 |
| Mobile Bill                               |              | 3,00          | 3,600           | 3,800           | 4,000           |
| Salary (self)                             |              | 5,000         | 60,000          | 60,000          | 60,000          |
| Salary (staff)                            |              | 2,000         | 24,000          | 24,000          | 24,000          |
| Transportation                            |              | 3,00          | 8,400           | 8,600           | 8,800           |
| <b>Total Fixed Cost</b>                   |              | <b>7,600</b>  | <b>91,200</b>   | <b>96,400</b>   | <b>1,08,800</b> |
| <b>Net Profit (E) [C-D]</b>               |              | <b>14,900</b> | <b>1,80,000</b> | <b>1,87,100</b> | <b>2,00,875</b> |
| <b>Investment Payback</b>                 |              |               | <b>40,000</b>   | <b>40,000</b>   | <b>40,000</b>   |



## 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> |
|-----------|---|---------------------|---------------------|---------------------|
| <b>1</b>  | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1       | Investment Infusion by Investor                   | 1,00,000            |                     |                     |
| 1.2       | Net Profit  | 1,80,000            | 1,87,100            | 2,00,875            |
| 1.3       | Depreciation (Non cash item)                      |                     | -                   | -                   |
| 1.4       | Opening Balance of Cash Surplus                   |                     | 1,37,096            | 2,84,196            |
|           | <b>Total Cash Inflow</b>                          | <b>2,80,000</b>     | <b>3,24,196</b>     | <b>4,85,071</b>     |
| <b>2</b>  | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1       | Purchase of Product                               | 1,00,000            |                     |                     |
| 2.2       | Payment of GB Loan                                | 2904                |                     |                     |
| 2.3       | Investment Pay Back (Including Ownership Tr. Fee) | 40,000              | 40,000              | 40,000              |
|           | <b>Total Cash Outflow</b>                         | <b>1,42,904</b>     | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b>  | <b>Net Cash Surplus</b>                           | <b>1,37,096</b>     | <b>2,84,196</b>     | <b>4,45,071</b>     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



এক ফলসহ  
তেল-চবি পত্রিকা

বারভোপা রাস্তা

কৃষি



এক ঘন্টায়  
তেল-চর্নি

বিস্ফার

রিনি এ  
রপ্রাইজ



















বিকাশ গ্রন্থন  
ডেলিটক নেটওয়ার্ক

ROCKET  
ব্র্যান্ড

বিকাশ এক্সেস  
০১৭১২৩৪৫৬৭৮৯০

5G

বিকাশই ইন্টারনেট

বিকাশই টেকটাইমস

বিকাশই বসসার্ভ

| সেবা                | স্ট্যান্ডার্ড | সিউই |
|---------------------|---------------|------|
| ১. বিকাশই ইন্টারনেট | ১০০           | ১০০  |
| ২. বিকাশই টেকটাইমস  | ১০০           | ১০০  |
| ৩. বিকাশই বসসার্ভ   | ১০০           | ১০০  |

বিকাশই ইন্টারনেট  
বিকাশই টেকটাইমস  
বিকাশই বসসার্ভ





Financial report table with columns for 'Date', 'Particulars', and 'Amount'.

| Date       | Particulars | Amount |
|------------|-------------|--------|
| 01/01/2023 | ...         | ...    |
| 02/01/2023 | ...         | ...    |
| 03/01/2023 | ...         | ...    |
| 04/01/2023 | ...         | ...    |
| 05/01/2023 | ...         | ...    |
| 06/01/2023 | ...         | ...    |
| 07/01/2023 | ...         | ...    |
| 08/01/2023 | ...         | ...    |
| 09/01/2023 | ...         | ...    |
| 10/01/2023 | ...         | ...    |
| 11/01/2023 | ...         | ...    |
| 12/01/2023 | ...         | ...    |
| 13/01/2023 | ...         | ...    |
| 14/01/2023 | ...         | ...    |
| 15/01/2023 | ...         | ...    |
| 16/01/2023 | ...         | ...    |
| 17/01/2023 | ...         | ...    |
| 18/01/2023 | ...         | ...    |
| 19/01/2023 | ...         | ...    |
| 20/01/2023 | ...         | ...    |
| 21/01/2023 | ...         | ...    |
| 22/01/2023 | ...         | ...    |
| 23/01/2023 | ...         | ...    |
| 24/01/2023 | ...         | ...    |
| 25/01/2023 | ...         | ...    |
| 26/01/2023 | ...         | ...    |
| 27/01/2023 | ...         | ...    |
| 28/01/2023 | ...         | ...    |
| 29/01/2023 | ...         | ...    |
| 30/01/2023 | ...         | ...    |
| 31/01/2023 | ...         | ...    |







# FAMILY PICTURE

