

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIFUL
Age	:	03-04-1984 (33Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Sisters
Address	:	Vill: Hailjor, P.O: Bhulesshor-1730, 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	:	MST. RAHIMA
(iii) Father's name	:	A. MALEK
(iv) GB member's info	:	Branch: Goshinga , Centre # Probhati (Female), Member ID: 3083, Group No: 05 Member since: 15/04/1996 to 2006 (10 Years) First Loan: BDT 6,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nil
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	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-846963
Family's Contact No.	:	01754-122383
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST, RAHIMA joined Grameen Bank since 10 years ago. At first She took BDT 6,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL DAIRY FARM
Location	:	Hailjor East para.
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 3,30,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cows, three oxes in his farm.▪Average daily milk production is 08 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Tangail, Vuapur.▪Agreed grace period is 3 months.

Existing Business

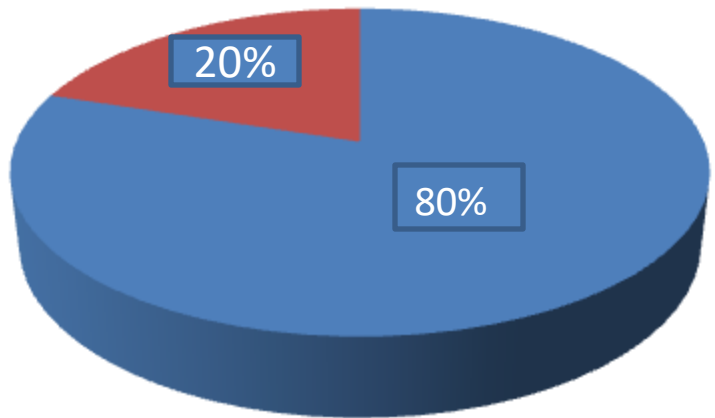
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 08 litre x 60/- per litre)	480	14400	172800
Total Sales (A)	480	14400	172800
Less. Variable Expense			
Straw, Bran, Medicine etc.	150	4500	54000
Total variable Expense (B)	150	4500	54000
Contribution Margin (CM) [C=(A-B)]	330	9900	118800
Less. Fixed Expense			
Transportation		700	8400
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	60000
Total fixed Cost (D)		5150	61800
Net Profit (E) [C-D]		4750	57000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	55,000	110,000	1	80,000	80,000	190,000
Ox	2	45,000	90,000				90,000
Cow	1	60,000	60,000				60,000
Ox	1	70,000	70,000				70,000
Total	6		330,000	1		80,000	410,000

Source of Finance



■ Entrepreneur's Contribution- 3,30,000

■ Investor's Investment- 80,000

■ Total Investment- 4,10,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 12 litre x 60/- per litre)	720	21600	259200	272160	285768
Total Sales (A)	720	21600	259200	272160	285768
Less. Variable Expense					
Straw, Bran, Medicine etc.	250	7500	90000	94500	99225
Total variable Expense (B)	250	7500	90000	94500	99225
Contribution Margin (CM) [C=(A-B)]	470	14100	169200	177660	186543
Less. Fixed Expense					
Transportation		1000	12000	13000	14000
Mobile Bill		350	4200	4400	4500
Entertainment		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		6550	78600	79900	81100
Net Profit (E) [C-D]		7550	90600	97760	105443
Investment Payback			32000	32000	32000

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	80000		
1.2	Net Profit	90600	97760	105443
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		58600	124360
	Total Cash Inflow	170600	156360	229803
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	58600	124360	197803

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 farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

