

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



Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

|                                                  |   |                                                                                                                                                                |
|--------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                             | : | <b>MD. SAZZAD HOSSAIN</b>                                                                                                                                      |
| Age                                              | : | 01-01-1997( 20 Years)                                                                                                                                          |
| Education, till to date                          | : | S.S.C                                                                                                                                                          |
| Marital status                                   | : | <b>Single</b>                                                                                                                                                  |
| Children                                         | : | N/A                                                                                                                                                            |
| No. of siblings:                                 | : | 1 Brother & 2 Sisters                                                                                                                                          |
| Address                                          | : | Vill: Kanaipara ; P.O: Joydebpur ;P.S: Gazipur Sadar ;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                               | : | <b>MST. KOMOLA BEGUM</b>                                                                                                                                       |
| (iii) Father's name                              | : | <b>MD. ZINNAT ALI</b>                                                                                                                                          |
| (iv) GB member's info                            | : | Branch: Baria , Centre # 30 (Female),<br>Member ID: 5949 , Group No: 15<br>Member since: 20-06-2010 ( 07 Years)<br>First loan: BDT 10,000/- Last Loan : 50,000 |
| Further Information:                             |   | Outstanding loan: 20000                                                                                                                                        |
| (v) Who pays GB loan installment                 | : | Mother,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.) | : | Nil                                                           |
| Business Experiences and Training Info                                                          | : | 4 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income                                                              | : | None                                                          |
| Other Own/Family Sources of Liabilities                                                         | : | N/A                                                           |
| Entrepreneur Contact No.                                                                        | : | 01782914750                                                   |
| Family's Contact No.                                                                            | : | 01857015426                                                   |
| NU Project Source/Reference                                                                     | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOMOLA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

|                                                   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>SAZZAD DAIRY FARM</b>                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Location                                          | : | Kanaipara , Gazipur                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Total Investment in BDT                           | : | BDT 2,30,000/-                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Financing                                         | : | Self BDT 1,50,000/- (from existing business) 65%<br>Required Investment BDT 80,000/- (as equity) 35%                                                                                                                                                                                                                                                                                                                                                  |
| Present salary/drawings from business (estimates) | : | BDT 4,000                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Proposed Salary                                   | : | BDT 4,000                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Size of shop                                      | : | 10 ft x 10 ft= 100 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; Cow,Culf .</li><li>▪Average % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop .</li><li>▪Collects goods from ,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

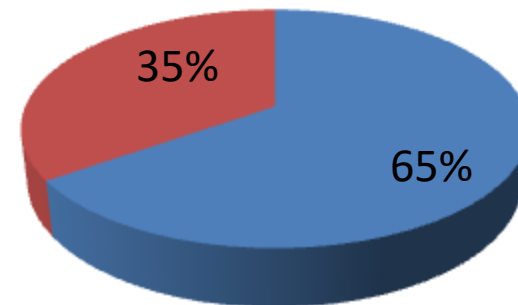
| Particular                                | Daily | Monthly | Yearly |
|-------------------------------------------|-------|---------|--------|
| <b>Revenue(Sales)</b>                     |       |         |        |
| Daily Sales( 8 Litter*50=400)             | 400   | 12000   | 144000 |
|                                           | 0     | 0       | 0      |
| <b>Total Sales (A)</b>                    | 400   | 12000   | 144000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Daily Sales( 8 Litter*50=400)             | 400   | 12000   | 144000 |
| <b>Total variable Expense (B)</b>         | 400   | 12000   | 144000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 400   | 12000   | 144000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Rent                                      |       | 0       | 0      |
| Electricity bill                          |       | 200     | 2400   |
| Transportation                            |       | 200     | 2400   |
| Salary (self)                             |       | 4000    | 48000  |
| Salary(Staff)                             |       | 0       | 0      |
| Entertainment                             |       | 200     | 2400   |
| Guard                                     |       | 0       | 0      |
| Generator                                 |       | 0       | 0      |
| Bank charge                               |       | 0       | 0      |
| Mobile bill                               |       | 100     | 1200   |
| <b>Total fixed cost (D)</b>               |       | 4,700   | 56400  |
| <b>Net Profit (E)= [C-D]</b>              |       | 7,300   | 87600  |

# Investment Breakdown

| Particulars  | Existing |            |                | Proposed |            |               |                |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
|              | Qty.     | Unit Price | Amount         | Qty      | Unit Price | Amount        | Proposed Total |
|              |          |            | (BDT)          |          |            | (BDT)         |                |
| Cow          | 1        | 100000     | 100,000        | 1        | 80,000     | 80,000        | 180,000        |
| Claf         | 1        | 50000      | 50,000         | 0        | 31,500     | 0             | 50,000         |
|              | 0        | 8000       | 0              | 0        | 210        | 0             | 0              |
| Feeds        | 0        | 0          | 0              | 0        | 37,000     | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 170        | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 80         | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 0          | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 4,300      | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 0          | 0             | 0              |
|              | 1        | 0          | 0              | 0        | 0          | 0             | 0              |
|              | 0        | 0          | 0              | 0        | 0          | 0             | 0              |
| Security     | 0        | 0          | 0              | 0        | 0          | 0             | 0              |
| Others       | 0        | 0          | 0              | 0        | 0          | 0             | 0              |
| <b>Total</b> | <b>3</b> | <b>0</b>   | <b>150,000</b> | <b>1</b> | <b>0</b>   | <b>80,000</b> | <b>230,000</b> |

## Source of Finance

- Entrepreneur Contribution=150000
- Investors Investment=80000
- Total=230000



## Financial Projection (BDT)

| Paticular                                | Daily | Monthly | Year1         | Year 2        | Year 3        |
|------------------------------------------|-------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |       |         |               |               |               |
| Daily Sales( 11 Litter*50=550)           | 550   | 16500   | 198000        | 207900        | 218295        |
|                                          |       | 0       | 0             | 0             | 0             |
| <b>Total Sales (A)</b>                   | 550   | 16500   | 198000        | 207900        | 218295        |
| <b>Less Variable Expense</b>             |       |         | 0             |               |               |
| Daily Sales( 11 Litter*50=550)           | 550   | 16500   | 198000        | 207900        | 218295        |
|                                          |       |         | 0             |               |               |
| <b>Total variable Expense (B)</b>        | 550   | 16500   | 198000        | 207900        | 218295        |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 550   | 16500   | 198000        | 207900        | 218295        |
| <b>Less Variable Expense</b>             |       |         | 0             |               |               |
| Rent                                     |       | 0       | 0             | 0             | 0             |
| Electricity bill                         |       | 200     | 2400          | 2900          | 3400          |
| Transportation                           |       | 500     | 6000          | 6,500         | 7000          |
| Salary (self)                            |       | 4000    | 48000         | 60000         | 60000         |
| Salary(Staff)                            |       | 0       | 0             | 0             | 0             |
| Entertainment                            |       | 250     | 3000          | 3000          | 3000          |
| Guard                                    |       | 0       | 0             | 0             | 0             |
| Generator                                |       | 0       | 0             | 0             | 0             |
| Bank charge                              |       | 0       | 0             | 0             | 0             |
| Mobile bill                              |       | 150     | 1800          | 1900          | 2000          |
| <b>Total fixed cost (D)</b>              |       | 5,100   | 61,200        | 74,300        | 75400         |
| <b>Net Profit (E)= [C-D]</b>             |       | 11400   | 136800        | 133,600       | 142895        |
| Investment Payback                       |       |         | <b>32,000</b> | <b>32,000</b> | <b>32,000</b> |



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

| SR# | <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                   | 80,000              |                     |                     |
| 1.2 | Net Profit                                        | 136800              | 133,600             | 142895              |
| 1.3 | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4 | Opening Balance of Cash Surplus                   |                     | 104,800             | 206400              |
|     | <b>Total Cash Inflow</b>                          | 216800              | 238400              | 349295              |
| 2   | Cash Outflow                                      |                     |                     |                     |
| 2.1 | Purchase of Product                               | 80,000              |                     |                     |
| 2.2 | Payment of GB Loan                                |                     |                     |                     |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000               | 32000               | 32000               |
|     | <b>Total Cash Outflow</b>                         | 112,000             | 32000               | 32000               |
| 3   | <b>Net Cash Surplus</b>                           | 104,800             | 206400              | 317295              |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 04 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



# FAMILY PICTURE

