

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

Project identification and prepared by: Md habil Uddin shah,  
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



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

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SAIFUL ISLAM</b>
Age	:	23-06-1996(21Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers 3 Sister
Address	:	Vill: Khasertek P.O: Muksudpur ; P.S: Dohar Dist: Dhaka.
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>SAHANA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUR RAZZAK</b>
(iv) GB member's info	:	Branch:Muksudpur, Centre # 16 (Female), Member ID: 1506 Group No: 02 Member since: 1988- 2017(29Years) First loan: BDT 1500/- Existing loan: 40,000 Outstanding loan: 27800
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. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798824105
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHANA BEGUM** joined Grameen Bank since 29 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

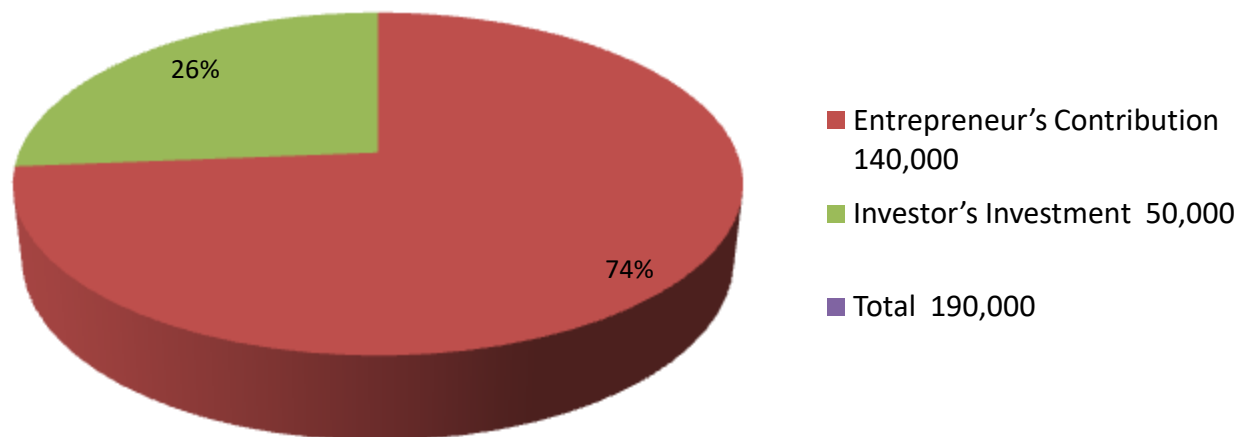
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAIFUL DAIRY FARM</b>
Location	:	Khasertek , Nizbari ,Dohar, Dhaka
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 1 cow and 1 calf in his farm.</li><li>▪Average Daily milk production is 16 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Joypara .</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cow,Calf	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Cow,Calf	67	2016	24192
Total Variable Expense	67	2016	24192
Contributon Margin (CM) [C=(A-B)]	413	12384	148608
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Cow feed		2500	30000
Mobile Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4284	51408

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	120,000	120,000			50,000	170,000
Calf	2	20,000	40,000			0	40,000
	3	140000	160,000	0	0	50,000	210,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Cow,Calf	900	27000	324000	340200
0	0	0	0	0
<b>Total Sales(A)</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>
<b>Less Variable Expense (B)</b>				
<b>Straw, Bran, Medicine etc</b>	<b>126</b>	<b>3780</b>	<b>45360</b>	47628
<b>Total Variable Expense</b>	<b>126</b>	<b>3780</b>	<b>45360</b>	<b>47628</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>774</b>	<b>23220</b>	<b>278640</b>	<b>292572</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		300	3600	3900
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Gard		0	0	0
Generator		2500	30000	30000
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>67200</b>	<b>67600</b>
<b>Net Profit (E)= [C-D]</b>		<b>15120</b>	<b>181440</b>	<b>190512</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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	50,000		
1.2	Net Profit	181,440	190512	200037.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151440	311952
	<b>Total Cash Inflow</b>	<b>231,440</b>	<b>341,952</b>	<b>511,990</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)	30000	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,440</b>	<b>311,952</b>	<b>481,990</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# Family picture

