

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



Project identification and prepared by: **Md. Delwer Hossain,**  
**Kapashia Unit, Gazipur**  
Project verified by: **Md. Siddikur Rahman**



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

**Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. SHORIFUL ISLAM</b>   |
| Age  | : | 13/08/1996 (21 Years)   |
| Education, till to date                          | : | SSC   |
| Marital status                                   | : | Unmarried   |
| Children   | : | Null  |
| No. of siblings:                                 | : | 2 Brother   |
| Address  | : | Vill: Bolakona, P.O: Amraid-1743, 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                               | : | <b>MST. SHAHIDA KHATUN</b>  |
| (iii) Father's name                              | : | <b>MD. DULAL MIA</b>  |
| (iv) GB member's info                            | : | Branch: Shingosree, Centre # 62 (Female),<br>Member ID: 10113, Group No: 03<br>Member since: 13/07/1997 to 2017 (20 Years)<br>First Loan: BDT 5,000/- , Existing Loan: BDT 11,000/-<br>Outstanding Loan: 9064/- |
| 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<br>ASA etc.. | : | No  |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

|   |   |   |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Yes   |
| Business Experiences and Training Info  | : | 06 years experience in running business.<br>She has 04 Years training |
| Other Own/Family Sources of Income  | : | Yes (Farming)   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01706-395785  |
| Family's Contact No.  | : | 01947-186662  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAHIDA KHATUN** joined Grameen Bank since 20 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in buying Cow.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>SHORIFUL DAIRY FARM</b>   |
| Location  | : | Bolakona, Amraid.  |
| Total Investment in BDT                           | : | BDT 2,40,000/-   |
| Financing   | : | Self BDT 1,70,000/- (from existing business) 71%<br>Required Investment BDT 70,000/- (as equity) 29%   |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of Farm                                      | : | 10ft x 12ft= 120 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ He has two cow, two calf in his farm.</li><li>▪ Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪ The business is operated by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects cows from Amraid Bazar.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

## Existing Business

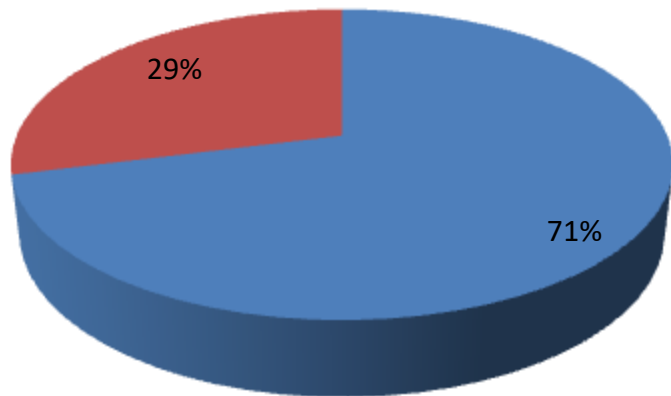
BDT (TK)

| Particulars                               | Daily      | Monthly       | Yearly          |
|---|------------|---------------|-----------------|
| <b>Revenue (sales)</b>                    |            |               |                 |
| Milk (Daily: 8 litre x 60/- per litre)    | 480        | 14,400        | 1,72,800        |
| <b>Total Sales (A)</b>                    | <b>480</b> | <b>14,400</b> | <b>1,72,800</b> |
| <b>Less. Variable Expense</b>             |            |               |                 |
| Straw, Bran, Medicine etc.                | 60         | 1,800         | 21,600          |
| <b>Total variable Expense (B)</b>         | <b>60</b>  | <b>1,800</b>  | <b>21,600</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>420</b> | <b>12,600</b> | <b>1,51,200</b> |
| <b>Less. Fixed Expense</b>                |            |               |                 |
| Transportation                            |            | 500           | 6,000           |
| Mobile Bill                               |            | 300           | 3,600           |
| Entertainment                             |            | 150           | 1,800           |
| Salary (self)                             |            | 4,000         | 48,000          |
| <b>Total fixed Cost (D)</b>               |            | <b>4,950</b>  | <b>59,400</b>   |
| <b>Net Profit (E) [C-D]</b>               |            | <b>7,650</b>  | <b>91,800</b>   |

## Investment Breakdown

| Particulars  | Existing |            |                 | Proposed |            |               | Proposed Total |
|--------------|----------|------------|-----------------|----------|------------|---------------|----------------|
|              | Qty.     | Unit Price | Amount (BDT)    | Qty.     | Unit Price | Amount (BDT)  |                |
| Cow          | 2        | 60,000     | 1,20,000        | 1        | 70,000     | 70,000        | 190,000        |
| Calf         | 2        | 25,000     | 50,000          |          |            |               | 50,000         |
| <b>Total</b> | <b>4</b> |            | <b>1,70,000</b> | <b>1</b> |            | <b>70,000</b> | <b>240,000</b> |

## Source of Finance



- Entrepreneur's Contribution- 50,000
- Investor's Investment- 50,000
- Total Investment-1,00,000

## Financial Projection

BDT (TK)

| Particulars                               | Daily      | Monthly       | 1st Year        | 2nd Year<br>(+5%) | 3rd year<br>(+5%) |
|---|------------|---------------|-----------------|-------------------|-------------------|
| <b>Revenue (sales)</b>                    |            |               |                 |                   |                   |
| Milk (Daily: 13 litre x 60/- per litre)   | 780        | 23,400        | 2,80,800        | 2,94,840          | 3,09,582          |
| <b>Total Sales (A)</b>                    | <b>780</b> | <b>23,400</b> | <b>2,80,800</b> | <b>2,94,840</b>   | <b>3,09,582</b>   |
| <b>Less. Variable Expense</b>             |            |               |                 |                   |                   |
| Straw, Bran, Medicine etc.                | 140        | 4,200         | 50,400          | 52,920            | 55,566            |
| <b>Total variable Expense (B)</b>         | <b>140</b> | <b>4,200</b>  | <b>50,400</b>   | <b>52,920</b>     | <b>55,566</b>     |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>640</b> | <b>19,200</b> | <b>2,30,400</b> | <b>2,41,920</b>   | <b>2,54,016</b>   |
| <b>Less. Fixed Expense</b>                |            |               |                 |                   |                   |
| Transportation                            |            | 700           | 8,400           | 10,000            | 11,000            |
| Mobile Bill                               |            | 350           | 4,200           | 4,400             | 4,500             |
| Entertainment                             |            | 150           | 1,800           | 1,900             | 2,000             |
| Salary (self)                             |            | 5,000         | 60,000          | 60,000            | 60,000            |
| <b>Total Fixed Cost</b>                   |            | <b>6,200</b>  | <b>74,400</b>   | <b>76,300</b>     | <b>77,500</b>     |
| <b>Net Profit (E) [C-D]</b>               |            | <b>13,000</b> | <b>1,56,000</b> | <b>1,65,620</b>   | <b>1,76,516</b>   |
| <b>Investment Payback</b>                 |            |               | <b>28,000</b>   | <b>28,000</b>     | <b>28,000</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                   | 70,000              |                     |                     |
| 1.2       | Net Profit  | 1,56,000            | 1,65,620            | 1,76,516            |
| 1.3       | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1.4       | Opening Balance of Cash Surplus                   |                     | 1,28,000            | 2,65,620            |
|           | <b>Total Cash Inflow</b>                          | <b>2,26,000</b>     | <b>2,93,620</b>     | <b>4,42,136</b>     |
| <b>2</b>  | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1       | Purchase of Product                               | 70,000              |                     |                     |
| 2.2       | Payment of GB Loan                                |                     |                     |                     |
| 2.3       | Investment Pay Back (Including Ownership Tr. Fee) | 28,000              | 28,000              | 28,000              |
|           | <b>Total Cash Outflow</b>                         | <b>98,000</b>       | <b>28,000</b>       | <b>28,000</b>       |
| <b>3</b>  | <b>Net Cash Surplus</b>                           | <b>1,28,000</b>     | <b>2,65,620</b>     | <b>4,14,136</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 farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



শ্রী

গ্রামীণ শক্তি সামাজিক ব্য

(৫)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম: সাব্বিহুল হুসেইন হুসেইন

ইউনিটের নাম: বাগাশিয়া গাছাখুই প্রকল্প প্রস্তাব প্রকল্পের

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: সাব্বিহুল হুসেইন

বয়স: ২১

জন্ম তারিখ: ১৬/০৫/১৯৯৫ জাতীয়

শিক্ষাগত যোগ্যতা: এম. এম. সি

সাহিত্যিক অবস্থা: অবিবাহিত

ব-মোহর সংখ্যা:

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# FAMILY PICTURE

