

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



Project identification and prepared by: Md. Sujon Hossain
Modhupur Unit, Tangail.

Project verified by: MD. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAFIQL ISLAM
Age	:	30-04-1998(20 Years)
Education, till to date	:	HSC Pass
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers
Address	:	Vill: Baniabari,P.O : Kuraliya, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ANWARA
(iii) Father's name	:	MD.MUKTAR HOSSAIN
(iv) GB member's info	:	Branch: Sandhanpur, Centre # 51 (Female), Member ID: 5863, Group No: 05 Member since: 05-07-1993 (24Years) First loan: 3000taka. Existing loan: 100,000 taka Outstanding loan: 25,200 taka
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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-980148
Mother's Contact No.	:	01713-532463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANWARA joined Grameen Bank since 24 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

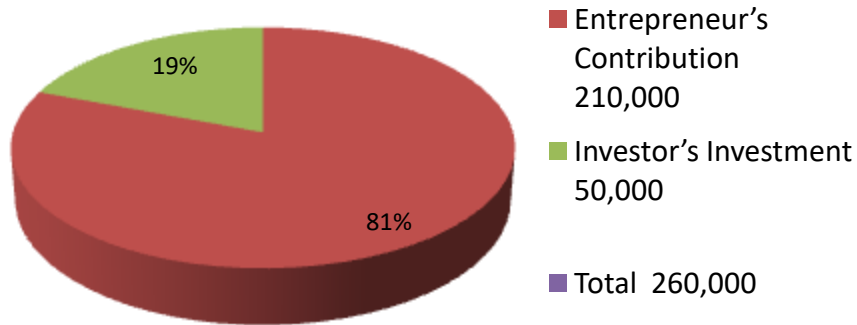
Business Name	:	SHAFIQL DAIRY FARM
Location	:	Baniabari, kuraliya bazar, Modhupur,Tangail.
Total Investment in BDT	:	BDT :260,000/-
Financing	:	Self BDT 210,000(existing business) 81% Required Investment BDT 50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 09ft= 270 square ft
Security of the shop	:	NO
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; desi cow, bedesi cow,milk,etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
desu cow, bedesi cow,others	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
desu cow, bedesi cow,others	600	18000	216000
Total Variable Expense	600	18000	216000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5800	69600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
desi cow	3	40,000	120,000	0	0		120,000
bedesi cow	1	40,000	40,000	0	0		40,000
bachur	2	25,000	50,000				50,000
cow purchase	0	0		2	20,000	40,000	40,000
cow khabar	0	0			0	10,000	10,000
	0	0					0
	0	0		0	0	0	0
	0	0		0	0	0	0
	0	0	0	0	0	0	0
							0
Total	6	105000	210,000	2	20,000	50,000	260,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
desu cow, bedesi cow,others	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
desu cow, bedesi cow,others	900	27000	324000	340200	357210
Total Variable Expense	900	27000	324000	340200	357210
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5800	69600	70120	70646
Net Profit (E)= [C-D]		12200	146400	153720	161406
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	146,400	153720	161406
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		126400	260120
	Total Cash Inflow	196,400	280,120	421,526
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	126,400	260,120	401,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baniabari ,modhupur
,tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







৫৬৬৬

৫৫

৬৬০০

তারিখ	বিবরণ	কিষ্টি নম্বর	কর্মী সংক্রান্ত					
			সহজ ঋণ			ঋণ		
			কিষ্টি আদায়	পরিশোধের বাকী	সুদ আদায়	কিষ্টি আদায়	পরিশোধের বাকী	সুদ আদায়
				১৬০০০			২৭৪০০	
১৬/১১/১৭		২৫	৫৫০	১৭১১৫	১২০	২২৫০	২৫২০০	৬০০
১১/১১/১৭				১৭১১৫			২৫২০০	৬৫১

৫০৬

সঞ্চয়ী আমানত : স.....

জিপিএস : গ.....

ঋণ পরিশোধে নিয়মিত থাকলে ব্যক্তিগত সঞ্চয়ী হিসাবের টাকা যখন বর্ত ইচ্ছা তখন তত টাকা উত্তোল্যে পারবেন। যখন বর্ত টাকা ইচ্ছা তত টাকা এই হিসাবে যেকোন সময়ে জমা রাখতে পারবেন।

শেখার জমা সংক্রান্ত তথ্য		
ক্রমের তারিখ	টাকা	আমলেজারের স্বাক্ষর

সঞ্চয়ী সংক্রান্ত									
সঞ্চয়ী আমানত			মাল জিপিএস			ঋণ বীমা			বাক্য
জমা	উত্তোলন	ব্যালেন্স	জমা	উত্তোলন	ব্যালেন্স	জমা	উত্তোলন	ব্যালেন্স	কর্মী নং
		৬২১						৬৫০০	৫
১০০		৬০২২							৫
		৬০০	৬০০		৬০২২				৫

FAMILY PICTURE

