

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



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	02/01/1988 (29Years)
Education, till to date	:	Class 08
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	1 Brother& 2 Sisters
Address	:	Vill: Borohor, P.O: Amraid-1743, P.S: Kapasia, 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. ANWARA BEGUM
(iii) Father's name	:	ABDUL AZIZ BEPARI
(iv) GB member's info	:	Branch: Barishub Centre # 23 (Female), Member ID: 6237/1, Group No: 01 Member since: 03/05/1992t o 2017(25Years) First Loan: BDT 10,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: 15,160/-
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.)	:	YES
Business Experiences and Training Info	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Vehicle raring.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-927498
Family's Contact No.	:	01954-936107
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANWARA BEGUM joined Grameen Bank since 25 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in buying cow.

Proposed Nobin Udyokta Business Info4

Business Name	:	SAIFUL DAIRY FARM
Location	:	Borohor,Amraid.
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 64% Required Investment BDT 60,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 15 ft = 375 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in Livestock(e.g: Cow,Calf). ▪Average 80% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The shop is owned. ▪Collects goods from Amraid Bazar. ▪Agreed grace period is 3 months.

Existing Business

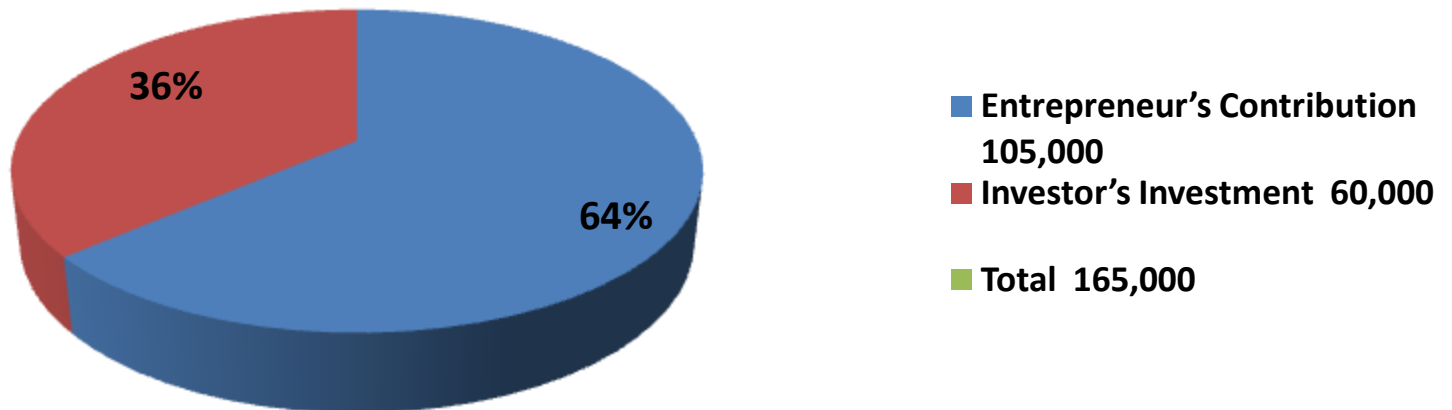
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk(Daily 6 litters*60).	360	10800	129600
	0	0	0
Total Sales (A)	360	10800	129600
Less. Variable Expense		0	0
Straw,Burn,Medicine etc	72	2160	25920
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	288	8640	103680
Less. Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		700	8400
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		5150	61800
Net Profit (E) [C-D]		3490	41880

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40,000	80,000	1	60,000	60,000	140,000
Calf	1	25,000	25,000				25,000
TOTAL			105,000			60,000	165,000

Source of Finance

Chart Title



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Milk (Daily 8 Litters *60)	480	14400	172800	181440	190512
	0	0	0	0	0
Total Sales (A)	480	14400	172800	181440	190512
Less. Variable Expense	0	0			
Straw,Burn,Medicine etc	96	2880	34560	36288	38102
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	384	11520	138240	145152	152410
Less. Fixed Expense	0				
Rent	0	0	0	0	0
Electric Bill	0	0	0	300	600
Transportaion	0	1000	12000	12600	13230
Salary (Self)	0	4000	48000	48000	48000
Salary (Staff)	0	0	0	0	0
Entertainment	0	150	1800	1800	1800
Guard	0	0	0	0	0
Generator	0	0	0	0	0
Mobile Bill	0	350	4200	4300	4400
Total fixed Cost (D)	0	5500	66000	67000	68030
Net Profit (E) [C-D)	0	6020	72240	75852	79645
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (Rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	72,240	75852	79644.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48240	100092
	Total Cash Inflow	132,240	124,092	179,737
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	48,240	100,092	155,737

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 shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



আমাদের শক্তি
সামগ্রিক উন্নতি

গ্রামীণ শক্তি সা



প্রস্তাবিত নবীন উদ্দে

কল্পের নাম:

সাহস্কাল প্রেরণা কর্মসূচি

কর্মটির নাম:

কম্পিউটার, সার্ভিস

প্রক

দাতার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ সাহস্কাল ইমাম
ইম

০২/০৩/১৯৮৮

স:

জন্ম তারিখ: ~~৩৩/১১/১৯৮০~~

স্বাক্ষর যোগানো:

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FAMILY PICTURE

