

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



Project identification and prepared by: Md. Mhafuzur Rohaman,
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SHAHIDULLAH
Age	:	22/02/1984(34Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	0 1 Daughter
No. of siblings:	:	03 Brothers & 01 Sisters
Address	:	Vill:Pashlotia P.O: GosingaP.S: Sreepur 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	:	AYESHA KHATUN <input type="checkbox"/>
(iii) Father's name	:	MD: MOHAR ALI
(iv) GB member's info	:	Branch: Gosinga Centre # 05(Female), Member ID: 3769/2, Group No: 06 Member since: 2005 to 2017(10 Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 50,000/- Outstanding Loan: Nill-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Poribhon Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0195266768
Family's Contact No.	:	0190648118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

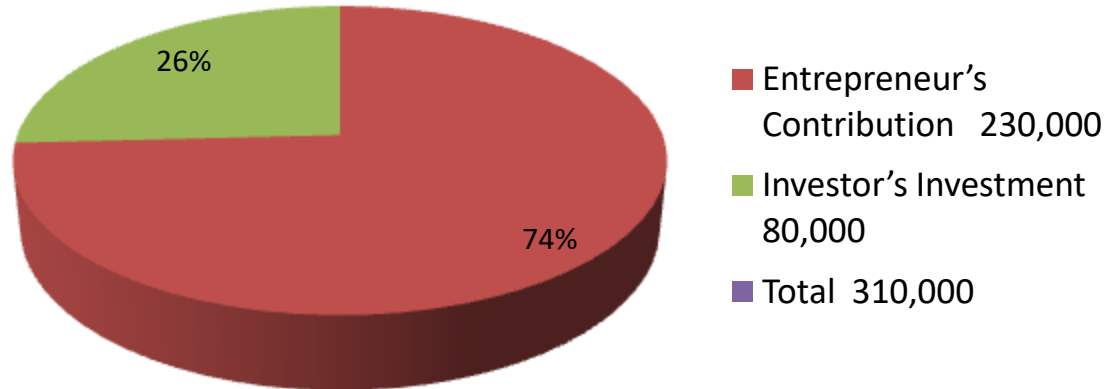
Proposed Nobin Udyokta Business Info4

Business Name	:	SHAHIDULLAH DAIRY FARM
Location	:	Gosinga.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	BDT /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various (eg: Cow etc.).▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Sreepur, Dhaka.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Milk	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		9828	117936

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	50000	100000	1	80000	80,000	180,000
OX	2	50000	100000			0	100,000
CALF	1	30000	30000				30,000
	5	130000	230,000	1	80000	80,000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7200	86400	147000	939630
Net Profit (E)= [C-D]		21696	260352	273369.6	287038
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	260,352	273369.6	287038.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		228352	469721.6
	Total Cash Inflow	340,352	501,722	756,760
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	228,352	469,722	724,760

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





FAMILY PICTURE

