

Proposed NU Business Name: **SUFIYA 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	:	SHORAF HOSSAIN
Age	:	17/11/1996 (21Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother & 1Sister
Address	:	Vill: Dokkhin khamer, P.O: Khamer-1730, 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	:	SUFIA BEGUM
(iii) Father's name	:	AYIN UDDIN
(iv) GB member's info	:	Branch: Torgaon Centre # 07(Female), Member ID:3950, Group No: 04 Member since: 03/04/1987 to 2017 (30Years) First Loan: BDT 2,000/- , Existing Loan: BDT 56,000/- Outstanding Loan: 36,000/-
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	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Remittances
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-798808
Family's Contact No.	:	01784-136041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 30 years ago. At first She took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in housing.

Proposed Nobin Udyokta Business Info

Business Name	:	SUFIYA DAIRY FARM
Location	:	Dokkhin Khamer,Khmer-1730
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 90,000/- (from existing business) 60% Required Investment BDT 60,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 15 ft= 300 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, one calf in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

Existing Business

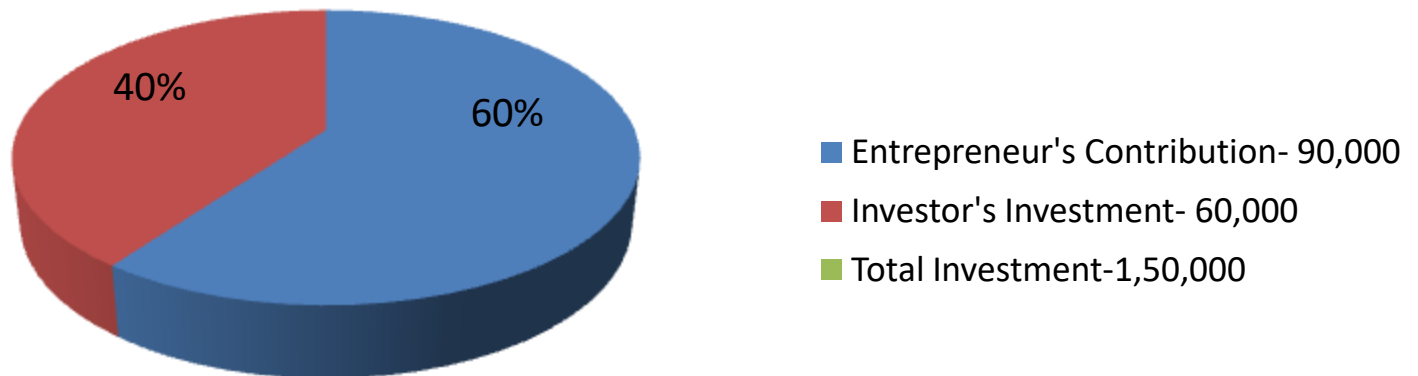
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 liter x 60/- per liter)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	280	8,400	1,00,800
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		3,450	41,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	60,000	60,000	1,20,000
Calf	1	30,000	30,000				30,000
Total	2		1,30,000	1		60,000	1,50,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 09 liter x 60/- per liter)	540	16,200	1,94,400	2,04,120	2,14,326
Total Sales (A)	540	16,200	1,94,400	2,04,120	2,14,326
Less. Variable Expense					
Straw, Bran, Medicine etc.	130	3,900	46,800	49,140	51,597
Total variable Expense (B)	130	3,900	46,800	49,140	51,597
Contribution Margin (CM) [C=(A-B)]	410	12,300	1,47,600	1,54,980	1,62,729
Less. Fixed Expense					
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	48,000	48,000	48,000
Total fixed Cost (D)		6,200	74,400	64,300	65,500
Net Profit (E) [C-D]		6,100	73,200	90,680	97,229
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	73,200	90,680	97,229
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		49,200	1,15,880
	Total Cash Inflow	1.33.200	1,39,880	2,13,109
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	49,200	1,15,880	1,89,109

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 farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

(১)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: সুখিয়া-চৈত্রী-সুন্দর

উনিটির নাম: বন্দারিয়া, সার্বভূম

উদ্যোক্তার সর্বাঙ্গিক জীবন বৃত্তান্ত:

নাম: -শ্রীমতী হোমেন

জন্ম তারিখ: ১৭/০২/১৯৬৫

জাতীয় পরিচয়পত্র নং: ২২

সংগত যোগ্যতা: ২০ম শ্রেণী

বৈশিষ্ট্য: অবিবাহিত

শ্রেণীর সংখ্যা: ২২

বাণিজ্যিক সংখ্যা: ২ কোম্পানি

ঠিকানা: গ্রাম: দক্ষিণ প্রান্ত

পো: প্রান্তিক-১৬০

থানা: ২

গ্রাম: -সুন্দর

পো: ✓

থানা: ✓

বাণিজ্যিক সংখ্যা: ✓







FAMILY PICTURE

