

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



Project identification and prepared by: Md Golam Rosul,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHAHALAM</b>
Age	:	11-08-1982 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Noirpurkur Par, P.O: Ghashipurkur Par, P.S: Munshigonj Sadar, Dist: Munshigonj
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>AYESHA BEGUM</b>
(iii) Father's name	:	<b>MD NUR BEPARI</b>
(iv) GB member's info	:	Branch: Mosibazar Munshigonj, Centre # 11 (Female), Member ID: 4393, Group No: 04 Member since: 01-02-1996 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 20,000/- Outstanding loan: 9,440/-
(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	:	03 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01947-175136
Family's Contact No.	:	01983-623785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AYESHA BEGUM** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHALAM DAIRY FARM</b>
Location	:	Noiro pukur par, Ghashi pukur par, Munshigonj
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 240,000/-(from existing business) 77% Required Investment BDT 70,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 Square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has three cow in his farm. One cow will be purchased.</li><li>▪The farm is owned.</li><li>▪Collects goods from local area.</li><li>▪Agreed grace period is 3 months.</li></ul>

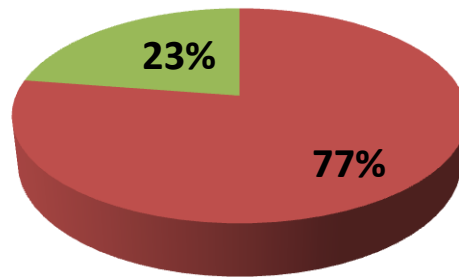
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Feed	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Electricity bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,800</b>	<b>69,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Australia Cow	3	80000	240,000	1	70000	70,000	310,000
<b>Total</b>	<b>3</b>		<b>240,000</b>	<b>1</b>		<b>70,000</b>	<b>310,000</b>

## Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 70,000

■ Total 310,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk	900	27000	324000	340200	357210
Calf sale	0	0	30000	30000	30000
<b>Total Sales (A)</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
Medicine	300	9000	108000	113400	119070
<b>Total variable Expense (B)</b>	300	9000	108000	113400	119070
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>					
Electricity bill		400	4800	12000	12500
Transportation		600	7200	6,000	6500
Salary (self)		5,000	60000	60000	60000
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		6,400	76,800	82,900	84000
<b>Net Profit (E)= [C-D]</b>		11600	139200	143,900	154140
Investment Payback			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	139,200	143,900	154,140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,200	227100
	<b>Total Cash Inflow</b>	209200	255100	381240
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	111,200	227100	353240

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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  
Political unrest

Pictures










প্রত্যক্ষ  
আমি হলো: মুন্সি  
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আমি হলো: মুন্সি  
আমি হলো: মুন্সি

  
গ্রামীণ ব্যাংক  
..... শাখা

**সহজ ঋণের পাশ বই**

নাম ..... আব্দুল হামিদ

ঋণী নং ..... ৪৩৯৩

গ্রুপ নং ..... ০৪

কেন্দ্র নং ..... ১১১১

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: সাহাবুলম  
Name: Shahalam  
পিতা: মোঃ মুন্সি বেপারী  
মাতা: আরসা বেগম  
Date of Birth: 11 Aug 1982  
ID NO: 5915647270289

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/ডাক: দের পুকুর পাড়, বেপারী, ডাকঘর: দের পুকুর পাড় - ১৫০০, মুন্সীগঞ্জ সদর, মুন্সিগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ১৭/০৪/২০০৮



# FAMILY PICTURE

