

Proposed NU Business Name: SOHAG DAIRY FARM

Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHAG RANA
Age	:	06/03/1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	JOSNA BEGUM
(iii) Father's name	:	MOJAMMEL HAQ
(iv) GB member's info	:	Branch: Goshinga, Centre # 13 (Female), Member ID: 1737, Group No: 04 Member since: 20/09/1992 to 2005 (13 Years) First Loan: BDT 5,000/- , Last Loan: BDT 15,000/- Outstanding Loan: Nil
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.)	:	Brick, Sand's Business
Business Experiences and Training Info	:	07 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Brick, Sand's Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-381943
Family's Contact No.	:	01721-000507
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGUM joined with Grameen Bank for 13 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHAG DAIRY FARM
Location	:	Hailjor East Para, Kapashia
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow, one oxe, 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 Bazar.▪Agreed grace period is 3 months.

Existing Business

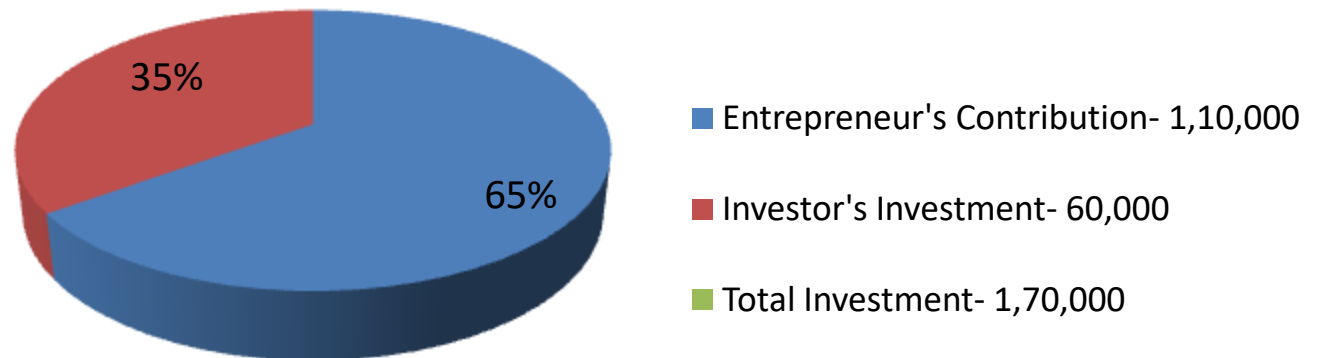
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
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]		4,050	48,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	60,000	60,000	1,10,000
Ox	1	40,000	40,000	-	-	-	40,000
Calf	1	20,000	20,000	-	-	-	20,000
Total	3		1,10,000	1		60,000	1,70,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 litre x 60/- per litre)	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	460	13,800	1,65,600	1,73,880	1,82,574
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		7,500	90,000	95,420	1,01,374
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	90,000	95,420	1,01,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		66,000	1,37,420
	Total Cash Inflow	1,50,000	1,61,420	2,38,794
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	66,000	1,37,420	2,14,794

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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



কেন্দ্রীয় প্রতি
সংস্করণ

গ্রামীণ শক্তি সামা

(৫)

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম:

স্বোৎসর্গ সুউর্বা - মর্স

ইউনিটের নাম:

বঙ্গমামিয়া, সার্ভিস প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

স্বোৎসর্গ রানা

বয়স:

৩২

জন্ম তারিখ:

০৬/০৬/১৯৮৮

শিক্ষাগত যোগ্যতা:

এস. এস. সি

অবস্থা:

-স্বাধীন-





FAMILY PICTURE

