

# Proposed NU Business Name: **BIPLOB 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   | : | <b>BIPLOB HASAN</b>  |
| Age  | : | 18/07/1989 (28 Years)  |
| Education, till to date                          | : | Class 10   |
| Marital status                                   | : | Married  |
| Children   | : | 1 Daughter   |
| No. of siblings:                                 | : | 2 Brothers 3 Sisters   |
| Address  | : | Vill: Amraid , P.O: Amraid, 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                               | : | <b>JHORNA BEGUM</b>  |
| (iii) Father's name                              | : | <b>LATE. SIRAJ UDDIN</b>   |
| (iv) GB member's info                            | : | Branch: Barishar, Centre # 59 (Female),<br>Member ID: 6472, Group No: 32<br>Member since: 06/11/1993 to 2017 (24 Years)<br>First Loan: BDT 5,000/- , Existing Loan: BDT 50,000/-<br>Outstanding Loan: 35,700/- |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB, BRAC<br>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.<br>He has 03 Years training |
| Other Own/Family Sources of Income  | : | Yes (Rent CNG)   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01911-075846   |
| Family's Contact No.  | : | 01981-312838   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JHORNA BEGUM** joined Grameen Bank since 24 years ago. 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                                     | : | <b>BIPLOB DAIRY FARM</b>  |
| Location  | : | Amraid, Kapasia.  |
| Total Investment in BDT                           | : | BDT 2,40,000/-  |
| Financing   | : | Self BDT 180,000/- (from existing business) 75%<br>Required Investment BDT 60,000/- (as equity) 25%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of Farm                                      | : | 25ft x 10 ft= 250 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ He has two cows, two calf in his farm.</li><li>▪ Average daily milk production is 07 liter and milk price is BDT 50/-.</li><li>▪ The business is operated by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects cows from Amraid Bazar.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

## Existing Business

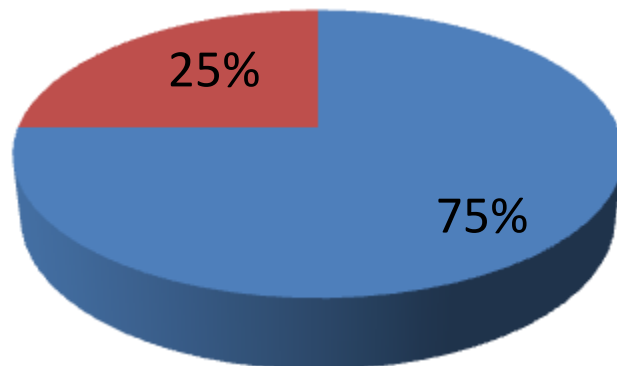
BDT (TK)

| Particulars                               | Daily      | Monthly       | Yearly          |
|---|------------|---------------|-----------------|
| <b>Revenue (sales)</b>                    |            |               |                 |
| Milk (Daily: 7 liter x 60/- per liter)    | 350        | 10,500        | 1,26,000        |
| <b>Total Sales (A)</b>                    | <b>350</b> | <b>10,500</b> | <b>1,26,000</b> |
| <b>Less. Variable Expense</b>             |            |               |                 |
| Straw, Bran, Medicine etc.                | 60         | 1,800         | 21,600          |
| <b>Total variable Expense (B)</b>         | <b>60</b>  | <b>1,800</b>  | <b>21,600</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>290</b> | <b>8,700</b>  | <b>1,04,400</b> |
| <b>Less. Fixed Expense</b>                |            |               |                 |
| Electronic Bill                           |            | 200           | 2,400           |
| Transportation                            |            | 700           | 8,400           |
| Mobile Bill                               |            | 300           | 3,600           |
| Entertainment                             |            | 150           | 1,800           |
| Salary (self)                             |            | 5,000         | 60,000          |
| <b>Total fixed Cost (D)</b>               |            | <b>6,350</b>  | <b>76,200</b>   |
| <b>Net Profit (E) [C-D]</b>               |            | <b>2,350</b>  | <b>28,200</b>   |

## Investment Breakdown

| Particulars  | Existing |            |                | Proposed |            |               | Proposed Total  |
|--------------|----------|------------|----------------|----------|------------|---------------|-----------------|
|              | Qty.     | Unit Price | Amount (BDT)   | Qty.     | Unit Price | Amount (BDT)  |                 |
| Cow          | 2        | 60,000     | 1,20,000       | 1        | 60,000     | 60,000        | 180,000         |
| Calf         | 2        | 30,000     | 60,000         |          |            |               | 60,000          |
| <b>Total</b> | <b>4</b> |            | <b>180,000</b> | <b>1</b> |            | <b>60,000</b> | <b>2,40,000</b> |

## Source of Finance



■ Entrepreneur's Contribution- 1,80,000

■ Investor's Investment- 60,000

■ Total Investment-2,40,000

## Financial Projection

BDT (TK)

| Particulars                               | Daily      | Monthly       | 1st Year        | 2nd Year<br>(+5%) | 3rd year<br>(+5%) |
|---|------------|---------------|-----------------|-------------------|-------------------|
| <b>Revenue (sales)</b>                    |            |               |                 |                   |                   |
| Milk (Daily: 09 liters x 50/- per liter)  | 450        | 13,500        | 1,62,000        | 1,70,100          | 1,78,605          |
| <b>Total Sales (A)</b>                    | <b>450</b> | <b>13,500</b> | <b>1,62,000</b> | <b>1,70,100</b>   | <b>1,78,605</b>   |
| <b>Less. Variable Expense</b>             |            |               |                 |                   |                   |
| Straw, Bran, Medicine etc.                | 100        | 3,000         | 36,000          | 37,800            | 39,690            |
| <b>Total variable Expense (B)</b>         | 100        | 3,000         | 36,000          | 37,800            | 39,690            |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 350        | 10,500        | 1,26,000        | 1,32,300          | 1,38,915          |
| <b>Less. Fixed Expense</b>                |            |               |                 |                   |                   |
| Electronic Bill                           |            | 200           | 2,400           | 2,400             | 2,400             |
| Transportation                            |            | 800           | 9,600           | 9,800             | 10,000            |
| Mobile Bill                               |            | 350           | 4,200           | 4,300             | 4,400             |
| Entertainment                             |            | 150           | 1,800           | 1,800             | 1,800             |
| Salary (self)                             |            | 5,000         | 60,000          | 60,000            | 60,000            |
| <b>Total fixed Cost (D)</b>               |            | <b>6,500</b>  | <b>78,000</b>   | <b>78,300</b>     | <b>78,600</b>     |
| <b>Net Profit (E) [C-D]</b>               |            | <b>4,000</b>  | <b>48,000</b>   | <b>54,000</b>     | <b>60,315</b>     |
| <b>Investment Payback</b>                 |            |               | <b>24,000</b>   | <b>24,000</b>     | <b>24,000</b>     |



# 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> |
|-----------|---|---------------------|---------------------|---------------------|
| <b>1</b>  | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1       | Investment Infusion by Investor                   | 60,000              |                     |                     |
| 1.2       | Net Profit  | <b>48,000</b>       | <b>54,000</b>       | <b>60,315</b>       |
| 1.3       | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1.4       | Opening Balance of Cash Surplus                   |                     | 24,000              | 54,000              |
|           | <b>Total Cash Inflow</b>                          | <b>1,08,000</b>     | <b>78,000</b>       | <b>1,14,315</b>     |
| <b>2</b>  | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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              |
|           | <b>Total Cash Outflow</b>                         | <b>84,000</b>       | <b>24,000</b>       | <b>24,000</b>       |
| <b>3</b>  | <b>Net Cash Surplus</b>                           | <b>24,000</b>       | <b>54,000</b>       | <b>90,315</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

(১)

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

বিষ্ণু দেবী মাম

ইউনিটের নাম:

বামাসিয়া, গাঙ্গুলুর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১২/১১

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

বিষ্ণু মাম

বয়স:

২৮

জন্ম তারিখ:

১৫/০৭/১৯৮৯

জাতীয় পরিচয়পত্র নম্বর: ৩১

শিক্ষাপ্ত যোগ্যতা:

১০ম শ্রেণী

বৈবাহিক অবস্থা:

বিবাহিত

ছেলে-মেয়ের সংখ্যা:

১ মেয়ে

ভাই/বোনের সংখ্যা:

২ ভাই ৩ বোন

বর্তমান ঠিকানা: গ্রাম:

আমরাহুদ

পো: আমরাহুদ-১৭৪

থানা:

স্থায়ী ঠিকানা: গ্রাম:

পো:

বাবা/মা মে:

উদ্যোক্তার মোবাইল নং-

০১৭১১০-৭৫৪৫৬

বাবা/মা:

প্রাক্তন/রানি:















# FAMILY PICTURE

