

Proposed NU Business Name: **SHAHZALAL 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	:	<b>SHAHZALAL</b>
Age	:	01/02/1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Brohor, P.O: Amraid-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	:	<b>MST. MINARA</b>
(iii) Father's name	:	<b>ABDUL BATAN</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7515/2, Group No: 08 Member since: 13/04/2002 to 2017 (15 Years) First Loan: BDT 15,000/- , Existing Loan: BDT 30,000/- Outstanding Loan: 9064/-
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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business. She has 03 Years training
Other Own/Family Sources of Income	:	Yes (Car rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-946946
Family's Contact No.	:	01709-167579
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MINARA** joined Grameen Bank since 15 years ago. At first She took BDT 15,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in her business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAZALAL DAIRY FARM</b>
Location	:	Borohor, Amraid.
Total Investment in BDT	:	BDT 3,25,000/-
Financing	:	Self BDT 2,55,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has three cow, three calf in his farm.</li><li>▪ Average daily milk production is 08 liter and milk price is BDT 60/-.</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

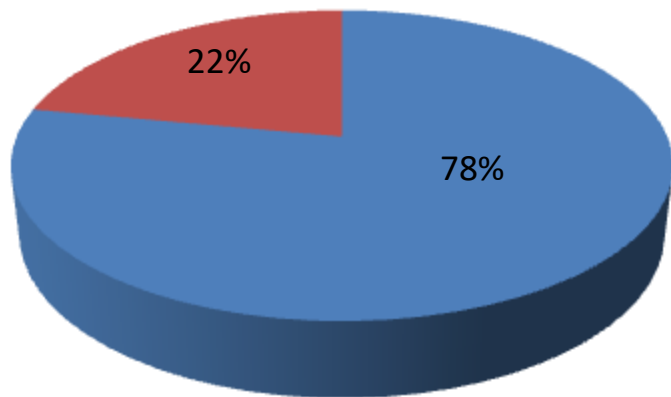
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	1,72,800
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>1,72,800</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>420</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,950</b>	<b>59,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,650</b>	<b>91,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	3	60,000	1,80,000	1	70,000	70,000	250,000
Calf	3	25,000	75,000				75,000
<b>Total</b>	<b>6</b>		<b>2,55,000</b>	<b>1</b>		<b>70,000</b>	<b>325,000</b>

## Source of Finance



- Entrepreneur's Contribution- 2,55,000
- Investor's Investment- 70,000
- Total Investment-3,25,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 13 litre x 60/- per litre)	780	23,400	2,80,800	2,94,840	3,09,582
<b>Total Sales (A)</b>	<b>780</b>	<b>23,400</b>	<b>2,80,800</b>	<b>2,94,840</b>	<b>3,09,582</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>2,30,400</b>	<b>2,41,920</b>	<b>2,54,016</b>
<b>Less. Fixed Expense</b>					
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	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,200</b>	<b>74,400</b>	<b>76,300</b>	<b>77,500</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>1,56,000</b>	<b>1,65,620</b>	<b>1,76,516</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	1,56,000	1,65,620	1,76,516
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,28,000	2,65,620
	<b>Total Cash Inflow</b>	<b>2,26,000</b>	<b>2,93,620</b>	<b>4,42,136</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,28,000</b>	<b>2,65,620</b>	<b>4,14,136</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



কল্যাণ সঙ্ঘ  
সামাজিক সেবা

গ্রামীণ শক্তি সামাজিক ব্যবস্থা

(২)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তালিকা

নাম: আহুতামামে দেহেরী হার্ম

বসতি: বগদাঙ্গিয়া, গাহুলিয়া

প্রকল্প প্রস্তাব গ্রহণের তারিখ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

আহুতামামে

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জন্ম তারিখ: ০১/০২/১৯৮৮ - জাতীয়

পিতা: এম. এম. সি

সিদ্দিক











# FAMILY PICTURE

