

Proposed NU Business Name: **SHAH ALAM 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>SHAHALAM</b>
Age	:	05/01/1993 ( 24Years)
Education, till to date	:	Class 08
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Sister
Address	:	Vill: Digger par, P.O: Biruzilli-1743, 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	:	<b>SELINA</b>
(iii) Father's name	:	<b>ROFIQUL ISLAM</b>
(iv) GB member's info	:	Branch: Took Shonmaniya, Centre # 22 (Female), Member ID: 6966, Group No: 09 Member since: 07/06/1997 to 2017 (20Years) First Loan: BDT 50,000/- , Existing Loan: BDT 40,000/- Outstanding Loan: 10,660/-
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	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-465166
Family's Contact No.	:	01762-634262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELINA** joined Grameen Bank since 20 years ago. At first he took BDT 5,000/- loan from Grameen Bank. He gradually took loan from GB. He utilized loan in buying Cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAH ALAM DAIRY FARM</b>
Location	:	Digger par, Biruzzali,
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,75,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	12 ft x 10 ft= 120 squares ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cows, one calf &amp; one Ox in his farm.</li><li>▪Average daily milk production is 06 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 Bazer.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

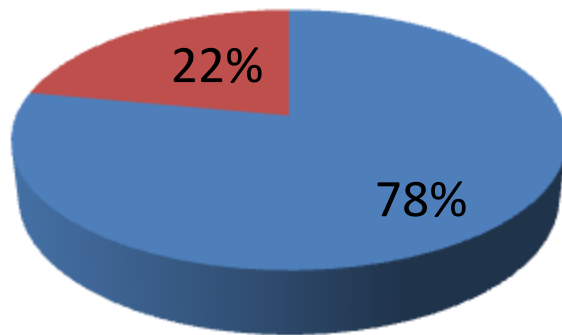
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 6 liter x 60/- per liter)	360	10,800	1,29,600
<b>Total Sales (A)</b>	<b>360</b>	<b>10,800</b>	<b>1,29,600</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>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Less. Fixed Expense</b>			
Transportation		500	7,200
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>4,050</b>	<b>48,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	1,20,000	1	50,000	50,000	1,70,000
Calf	1	20,000	20,000				20,000
Ox	1	35,000	35,000				35,000
<b>Total</b>	<b>3</b>		<b>1,75,000</b>	<b>1</b>		<b>50,000</b>	<b>2,25,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 1,75,000

■ Investor's Investment- 50,000

■ Total Investment-2,25,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 10 liter x 60/- per liter)	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>	<b>1,51,200</b>	<b>1,58,760</b>
<b>Less. Fixed Expense</b>					
Transportation		600	7,200	7,400	7,500
Mobile Bill		300	3,600	3,700	3,800
Entertainment		200	2,400	2,500	2,600
Salary (self)		4,000	48,000	48,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,100</b>	<b>61,200</b>	<b>61,600</b>	<b>61,900</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>	<b>89,600</b>	<b>96,860</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	<b>82,800</b>	<b>89,600</b>	<b>96,860</b>
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		62,800	1,32,400
	<b>Total Cash Inflow</b>	<b>1,32,800</b>	<b>1,52,400</b>	<b>2,29,260</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,800</b>	<b>1,32,400</b>	<b>2,09,260</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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



গোষ্ঠী  
সংগঠন

# গ্রামীণ শক্তি সামাজিক ব্যবসা

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প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

নাম: আব্দুল আজিম হোসেন  
পিতার নাম: আব্দুল মালিক প্রকল্প প্রস্তাব গ্রহণের তারিখ:

সংক্ষিপ্ত জীবন বৃত্তান্ত:

আব্দুল আজিম  
২৪ জন্ম তারিখ: ০৫/১০/১৯৯৬ জাতীয় পরিচয়পত্র নং:

বাস: চাঁদমা  
গ্রাম: আব্বাসপুর

সংখ্যা: ১৯  
১৯







# FAMILY PICTURE

