

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



Project identification and prepared by: Md. Habibullah

Project verified by: Md Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>UZZAL SARKER</b>
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1
No. of siblings:	:	2 Brothers
Address	:	Vill: Khilgaon, P.O: Pubail P.S: Gazipur Sadar ,Dist:Gaziipur
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. LUTFA BEGUM</b>
(iii) Father's name	:	<b>MD NASIR UDDIN</b>
(iv) GB member's info	:	Branch: Pubail, Centre: 12 (Female), Member ID: 1308/1, Group No: 04 Member since: 01.03.2009 to 2017 (8Years) First loan: BDT 5000
Further Information:		Last Loan: BDT 20000 Outstanding loan: Nil
(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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	0 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-914299
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LUTFA BEGUM** joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

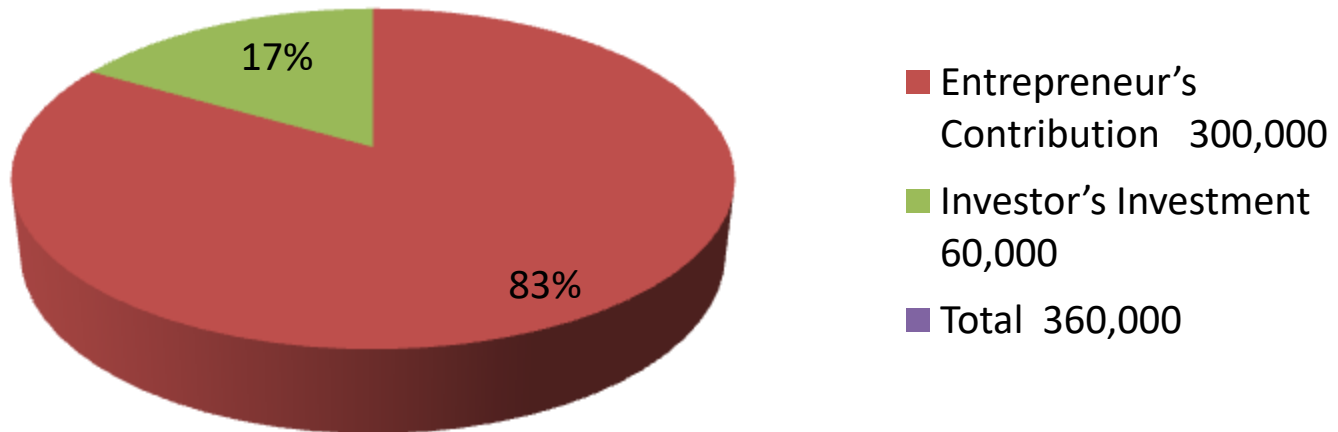
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>UZZAL DAIRY FARM</b>
Location	:	Khilgaon, Pubail, Gazipur
Total Investment in BDT	:	BDT 360000/-
Financing	:	Self BDT 300000/-(from existing business) 83% Required Investment BDT 60000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 25 ft= 500 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Collects cows from Pubail</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	63	1890	22680
Total Variable Expense	63	1890	22680
Contributon Margin (CM) [C=(A-B)]	357	10710	128520
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		5210	62520

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	4	75,000	300,000	1	60,000	60,000	360,000
			300,000			60,000	360,000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	226800	238140
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
<b>Total Variable Expense</b>	<b>90</b>	<b>2700</b>	<b>32400</b>	<b>34020</b>	<b>35721</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5500</b>	<b>66000</b>	<b>66400</b>	<b>66800</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>	<b>123480</b>	<b>129654</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>





# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill ,  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

