

## Proposed NU Business Name: **SHUMON 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>Md. Shumon Molla</b>
Age	:	12/01/1982 ( 35Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	One Son.
No. of siblings:	:	1 Brother.
Address	:	Vill: Borohor, P.O:Amraid-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>RASHIDA BEGUM</b>
(iii) Father's name	:	<b>ABDUL LATIF MOLLA</b>
(iv) GB member's info	:	Branch: Barishub Centre # 36 (Female), Member ID: 3446, Group No: 05 Member since: 07-08-2001 to 2017(16Years) First Loan: BDT 20,000/- , Existing Loan: BDT 30,000/- Outstanding Loan: BDT 4,812/-
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. He has 03 Years training
Other Own/Family Sources of Income	:	Vehicle raring .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-518142
Family's Contact No.	:	01920-730185
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASHIDA BEGUM** joined Grameen Bank since 16 years ago. At first She took BDT 20,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>IKBAL DAIRY FARM</b>
Location	:	Borohor ,Amraid.
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 12 ft=180 squares ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cows, one calf and one Ox in his farm.</li><li>▪Average daily milk production is 08 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 Bazer.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

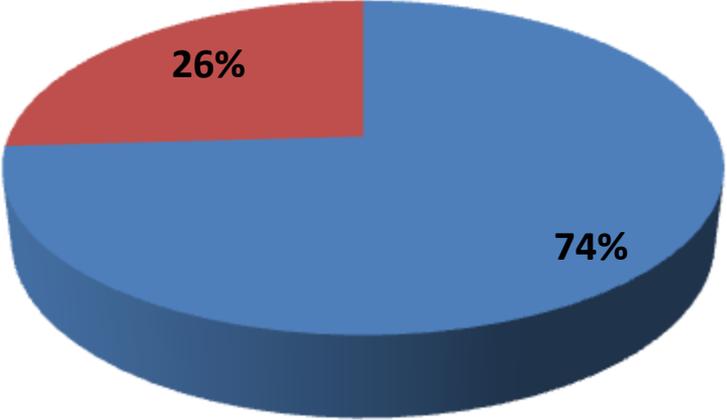
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	400	12000	144000
	0	0	0
<b>Total Sales(A)</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	80	2400	28800
<b>Total Variable Expense</b>	<b>80</b>	<b>2400</b>	<b>28800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9600</b>	<b>115200</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		700	8400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6150</b>	<b>73800</b>
<b>Net Profit (E)= [C-D]</b>		<b>3450</b>	<b>41400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	60,000	70,000	190,000
Calf	4	20,000	80,000				80,000
<b>TOTAL</b>			<b>200,000</b>			<b>70,000</b>	<b>270,000</b>

## Source of Finance

Chart Title



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	500	15000	180000	189000	198450
	0	0	0	0	0
<b>Total Sales(A)</b>	500	15000	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Variable Expense (B)</b>	0	0			
Straw, Bran, Medicine etc	100	3000	36000	37800	39690
<b>Total Variable Expense</b>	80	2400	<b>28800</b>	<b>30240</b>	<b>31752</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	400	12000	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Fixed Expense</b>	0				
Rent	0	0	0	0	0
Electric Bill	0	0	0	300	600
Transportaion	0	1000	12000	12600	13230
Salary (Self)	0	5000	60000	60000	60000
Salary (Staff)	0	0	0	0	0
Entertainment	0	150	1800	1800	1800
Guard	0	0	0	0	0
Genarator	0	0	0	0	0
Mobil Bill	0	350	4200	4300	4400
<b>Total Fixed Cost (D)</b>	0	<b>6500</b>	<b>78000</b>	<b>79000</b>	<b>80030</b>
<b>Net Profit (E)= [C-D]</b>	0	<b>5500</b>	<b>66000</b>	<b>69300</b>	<b>72765</b>
<b>Investment Pay Back</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	66,000	69300	72765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38000	79300
	<b>Total Cash Inflow</b>	<b>136,000</b>	<b>107,300</b>	<b>152,065</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)	28000	28000	28000
	<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>38,000</b>	<b>79,300</b>	<b>124,065</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

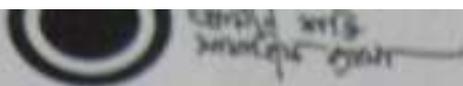
## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# প্রায়োগিক শক্তি সা

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প্রভাবিত নবীন উদ্য

কর্তার নাম:

মুহম্মদ হুসেইন মুহম্মদ

পেটের নাম:

বঙ্গদেশীয় সাহিত্যিক

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

মোঃ মুহম্মদ হুসেইন মুহম্মদ

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জন্ম তারিখ: ২২/০১/১৯৫১

ত যোগ্যতা: ১০ম শ্রেণী

ক অবস্থা:







# FAMILY PICTURE

