

Proposed NU Business Name: **SHARIF 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	:	Md. Sharif Hossain
Age	:	02/05/1994 (23Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	No Child.
No. of siblings:	:	1 Brother.
Address	:	Vill: Rayed, P.O:Rayed-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	:	SHUR JAHAN BEGUM
(iii) Father's name	:	MD. MOJIBUR RAHAMAN
(iv) GB member's info	:	Branch: Barishub Centre # 57 (Female), Member ID: 10637, Group No: 08 Member since: 05-06-1998 to 2013(15Years) First Loan: BDT 20,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: NILL
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	:	10 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-766767
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUR JAHAN BEGUM joined Grameen Bank since 15 years ago. At first She took BDT 20,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in buying cow.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARIF DAIRY FARM
Location	:	Rayed ,Amraid.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT BDT 1,60,000/-(from existing business) 73% Required Investment BDT 60,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15ft x 10 ft= 150 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, one calf and one Ox in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

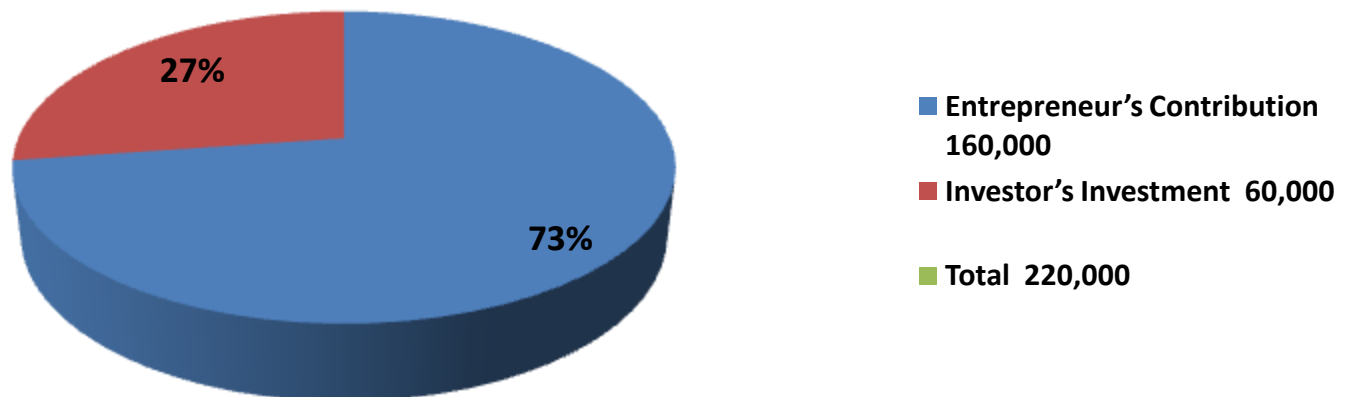
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (Daily 6 litters*60)	360	10800	129600
	0	0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	72	2160	25920
Total Variable Expense	72	2160	25920
Contribution Margin (CM) [C=(A-B)]	288	8640	103680
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		700	8400
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5150	61800
Net Profit (E)= [C-D]		3490	41880

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	60,000	60,000	160,000
Calf	1	20,000	20,000				20,000
Ox	1	40000	40,000				40,000
TOTAL			160,000			60,000	220,000

Source of Finance

Chart Title



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily 8 litters* 60)	480	14400	172800	181440	190512
	0	0	0	0	0
Total Sales(A)	480	14400	172800	181440	190512
Less Variable Expense (B)	0	0			
Straw, Bran, Medicine etc	96	2880	34560	36288	38102
Total Variable Expense	72	2160	25920	27216	28577
Contributon Margin (CM) [C=(A-B)]	384	11520	138240	145152	152410
Less Fixed Expense	0				
Rent	0	0	0	0	0
Electric Bill	0	0	0	300	600
Transportaion	0	1000	12000	12600	13230
Salary (Self)	0	4000	48000	48000	48000
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
Total Fixed Cost (D)	0	5500	66000	67000	68030
Net Profit (E)= [C-D]	0	6020	72240	75852	79645
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	72,240	75852	79644.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48240	100092
	Total Cash Inflow	132,240	124,092	179,737
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	48,240	100,092	155,737

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গোষ্ঠী শক্তি
সমাজিক উন্নয়ন

গ্রামীণ শক্তি সামা

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম:

কার্বাখা হোমেস

ইউনিটের নাম:

বাসাখিখা, মার্গীমুর

প্রকল্প প্রব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ কার্বাখা হোমেস

বয়স:

২৬

জন্ম তারিখ: ০২/০৫/১৯৯৯

২০ প্রকল্প









FAMILY PICTURE

