

Proposed NU Business Name: Saimon Dairy Firm

Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Syful Islam
Age	:	01-01-1989 (<i>Years</i>)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Dauther 0 1Son
No. of siblings:	:	0 3Brothers 0 Sister
Address	:	Vill: Dyannaya Shibram ,P.O: Dyannaya Shibram ,P.S: TangailSadar Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Majeda Begum
(iii) Father's name	:	LateHazi Eman Ali
(iv) GB member's info	:	Branch: Srifilliata Centre # 42 (Female), Member ID: 2716 , Group No: 03 Member since: 03-01-2000-07-05-2011(<i>11Years</i>) First loan: BDT = 2000 Last Loan = 20000

Further Information:

(v) Who pays GB loan installment	:	Outstanding loan:= 0
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	0 years of business experience.
Own Business and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752207961
Family's Contact No.	:	01722893423
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Majeda joined Grameen Bank since 18 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Homework.

Proposed Nobin Udyokta Business Info

Business Name	:	Saimon Dairy Firm
Location	:	
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 400,000/- (from existing business) 85% Required Investment BDT 70,000/- (as equity)15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft= 250 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc. ▪Average 25 % gain on sales. ▪The business is operating by entrepreneur. Existing 0employee. ▪The shop is rented . ▪Collects goods from .Sirajgong ▪Agreed grace period is 3 months.

Existing Business (BDT)

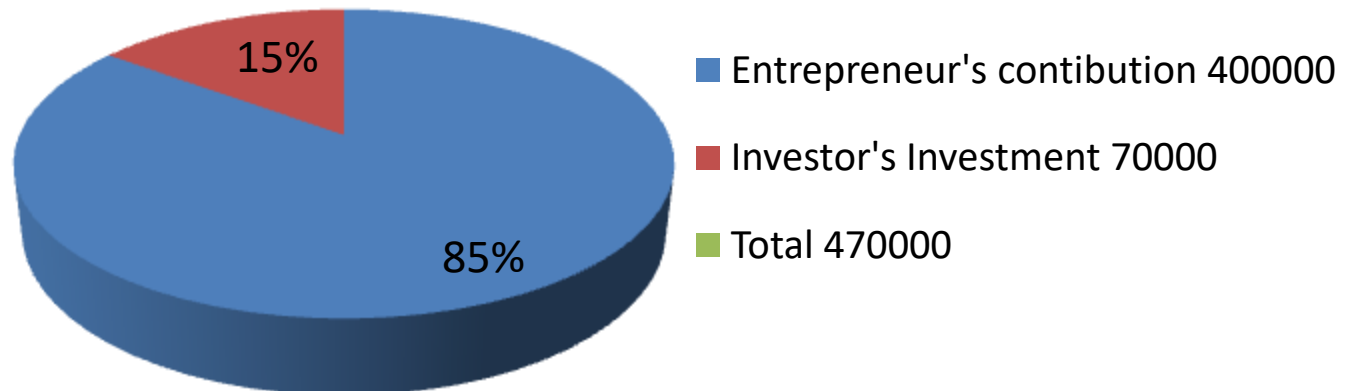
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cow	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	3	100000	300000	Cow	1	70000	70,000	370,000
Culf	2	50000	100000	Culf	0	0	0	100,000
Total			400,000				70,000	470,000

Entrepreneur's
 contibution 400,0
 400000 00
 Investor's
 Investment 70,00
 70000 0
 Total 470000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cow	2,500	75,000	900,000	945,000
	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000
Less. Variable Expense				
Cow	1,875	56,250	675,000	708,750
Total variable Expense (B)	1,875	56,250	675,000	708,750
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000	236,250
Less. Fixed Expense				
Electricity Bill		500	6,000	6,300
Salary (self)		6,000	72,000	72,000
Salary (staff)		0	0	0
Entertainment		500	6,000	6,300
Mobile Bill		600	7,200	7,560
Non Cash Item				
Total Fixed Cost		7,600	91,200	92,160
Net Profit (E) [C-D]		11,150	133,800	144,090
Investment Payback			42,000	42,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Cash Inflow		
1.2	Investment Infusion by Investor	70,000	
1.3	Net Profit	133,800	144,090
1.4	Depreciation (Non cash item)	0	0
	Opening Balance of Cash Surplus		91,800
2	Total Cash Inflow	203,800	235,890
2.1	Cash Outflow		
2.2	Purchase of Product	70,000	
	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
2.3	Total Cash Outflow	112,000	42,000
	Net Cash Surplus	91,800	193,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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জাতীয় শক্তি
সামাজিক ব

গ্রামীণ শক্তি সামাজিক ব

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পে

প্রকল্পের নাম:

স্বাস্থ্যকর জৈবিক খাদ্য

ইউনিটের নাম:

ডাঃ গাফিলত হুদা

প্রকল্প প্রস্তাব গ্রহণের

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

শ্রী: গাফিলত হুদা

জন্ম তারিখ: ০২/০২/১৯৮৯

জাতীয়

বয়স:

শিক্ষাগত যোগ্যতা:

বেসরকারি কর্মসূচি

কর্মসূচির আবেদন:

চিঠা হুদা













FAMILY PICTURE