

Proposed NU Business Name: **SOLAIMAN DAIRY FARM**



Project identification and prepared by: Md. Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOLAIMAN
Age	:	01-01-1986 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Mosinda , P.O: Elenga, P.S: Kalihati 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	:	MOST. BANU
(iii) Father's name	:	MD SULTAN
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 27 (Female), Member ID: 1835, Group No: 06 Member since: 26-08-1992 to 2008 (16 Years) First loan: 2,500 taka.
Further Information:		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.)	:	Nil
Business Experiences and Training Info	:	Eight years experience in running business. He worked with his father and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01955-402452
Mother Contact No.	:	01922-782631
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Banu was a member of Grameen Bank since 16 years. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, grocery shop, cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	SOLAIMAN DAIRY FARM
Location	:	Mosinda, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	45 ft x 12 ft= 540 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy farm. Existing three cows, one ox and two calf in this business.▪Milk Production of each cow is 8 liters per day on an average.▪Selling price of milk is 45 taka per liter.▪After getting equity fund two Australian cow will be purchased.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects feed from Elenga and cow from Pabna▪Agreed grace period is 4 months.

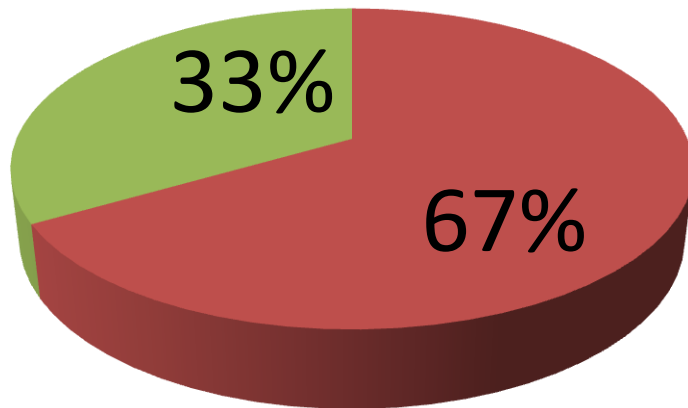
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 litre x 3 x 45)	1,080	32,400	388,800
Total Sales (A)	1,080	32,400	388,800
Less. Variable Expense			
Straw, Bran, Khoil, Salt etc	480	14,400	172,800
Total variable Expense (B)	480	14,400	172,800
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		100	1,200
Doctor and Medicine		500	6,000
Total fixed Cost (D)		11,900	142,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (cross 1 x 80,000) (Deshi 2 x 40,000)	1,60,000	-	1,60,000
Ox (1)	30,000	-	30,000
Australian Cow (2)	-	1,50,000	1,50,000
Feed (Straw, Bran, Salt, Khoil etc)	10,000	-	10,000
Cash in Hand (Building shed, cow purchase, feed)	1,00,000	-	1,00,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (8 litre x 5 x 45)	1,800	54,000	648,000	680,400	714,420
Calf and ox sale		3,500	42,000	42,000	42,000
Total Sales (A)	1,800	57,500	690,000	722,400	756,420
Less. Variable Expense					
Straw, Bran, Khoil, Salt etc	720	21,600	259,200	272,160	285,768
Total variable Expense (B)	720	21,600	259,200	272,160	285,768
Contribution Margin (CM) [C=(A-B)]	1,080	35,900	430,800	450,240	470,652
Less. Fixed Expense					
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		800	9,600	11,500	13,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		100	1,200	1,500	1,800
Doctor and Medicine		700	8,400	9,000	9,500
Total Fixed Cost		22,650	271,800	275,500	279,300
Net Profit (E) [C-D]		13,250	159,000	174,740	191,352
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	159,000	174,740	191,352
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		99,000	213,740
	Total Cash Inflow	309,000	273,740	405,092
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	99,000	213,740	345,092

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 05 Years
Quality Milk;
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

























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



MD. SOLIMAN

নাম: মোঃ সোলায়মান
Name: MD. SOLIMAN

পিতা: মোঃ সুলতান

মাতা: মোছাঃ বানু

Date of Birth: 01 Jan 1986

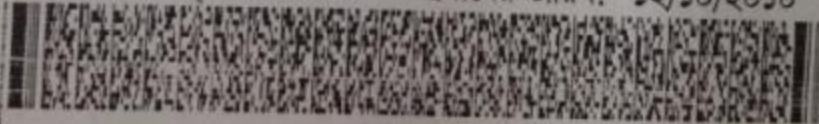
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মসিন্দা, ডাকঘর: এলেন্দা - ১৯৭৪, কালিহাতি, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/১০/২০১০



FAMILY PICTURE

