

Proposed NU Business Name: SAIDUL DAIRY FARM



Project identification and prepared by: Md Habil Uddin Shah
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIDUL ISLAM
Age	:	18-02-1987 (21 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Aksail, P.O: Kolatia. P.S: Keranigonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	LATE. KHUDU MIAH
(iv) GB member's info	:	Branch: Kolatia, Centre # 10 (Female), Member ID: 8305, Group No: 04 Member since: 18-01-2000 to 2007 (07 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: Nil Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878-178904
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIDUL DAIRY FARM
Location	:	Aksail, Kolatia, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 535,000/-
Financing	:	Self BDT 435,000/- (from existing business) 81% Required Investment BDT 100,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 18 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has three cows and three calf's in his farm.▪ Average daily milk production is 20 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Keranigonj.▪ Agreed grace period is 3 months.

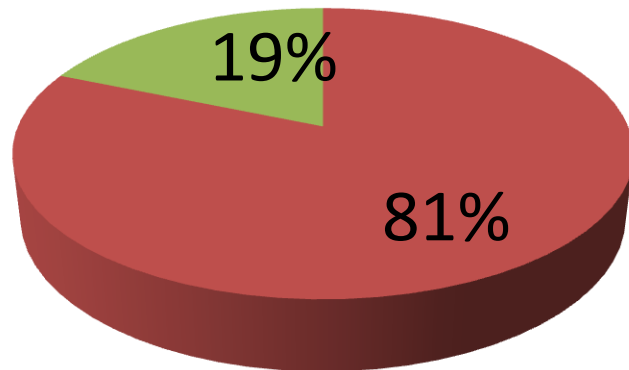
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (20 x 50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		400	4,800
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	3	120000	360,000	1	100000	100,000	460,000
Calf	3	25000	75,000	0	0	0	75,000
Total	6		435,000	1		100,000	535,000

Source of Finance



■ Entrepreneur's Contribution 435,000

■ Investor's Investment 100,000

■ Total 535,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (25x 50)	1,250	37,500	450,000	472,500	496,125
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,250	37,500	480,000	502,500	526,125
Less. Variable Expense					
Straw, Bran, Medicine etc	600	18,000	216,000	226,800	238,140
Total variable Expense (B)	600	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	650	19,500	264,000	275,700	287,985
Less. Fixed Expense					
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		400	4,800	5,500	6,000
Total Fixed Cost		5,800	69,600	71,000	72,000
Net Profit (E) [C-D]		13,700	194,400	204,700	215,985
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	194,400	204,700	215,985
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,400	319,100
	Total Cash Inflow	294,400	359,100	535,085
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	154,400	319,100	495,085

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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





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



নাম: মোঃ শহিদুল ইসলাম
 Name: MD. SHIDUL ISLAM
 পিতা: মুক্ত মুহু নিয়া
 মাতা: অলোকায়াক বেগম
 Date of Birth: 18 Feb 1987
 ID NO: 19872613825000082

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবিক অথবা কোনও পাতাল থেকে সিকিটের পোর্শ অধিকার জমা দেবার জন্য আবেদন করা যাবে।
 ঠিকানা: বাসাবোশি: ১১৮, হামবাজার: ৩, চাহাইল-৩, ডাকঘর: কলকাতা - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
 প্রদানের তারিখ: ২১/০৮/২০১৫

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FAMILY PICTURE

