

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



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Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. ARSHADUL ALAM |
| Age | : | 01/01/1988(29 Years) |
| Education, till to date | : | Class 10 |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 1 Brother 2 Sisters |
| Address | : | Vill: Raoutkona, P.O: Kapashia, P.S: Kapashia, 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 | : | ANOWARA BEGUM |
| (iii) Father's name | : | MD. NASIR UDDIN |
| (iv) GB member's info | : | Branch: Kapasia , Centre # 04 (Male), Member ID: 1742, Group No: 03 Member since: 20/02/1983 to 2004 (21Years) First Loan: BDT 2,000/- , Existing Loan: BDT 22,600/- Outstanding Loan: Nil |
| 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 | : | 07 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Yes (farming) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01767-132807 |
| Family's Contact No. | : | 01912-538884 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD. NASIR UDDIN joined Grameen Bank since 21 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ANOWARA DAIRY FARM |
| Location | : | Shalaho mahamuder bari, Raoutkona. |
| Total Investment in BDT | : | BDT 2,10,000/- |
| Financing | : | Self BDT 1,30,000/- (from existing business) 62% Required Investment BDT 80,000/- (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 15 ft x 12 ft= 180 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has One cow, one ox ,one calf in his farm.▪Average daily milk production is 06 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Rajabari Bazer.▪Agreed grace period is 3 months. |

Existing Business

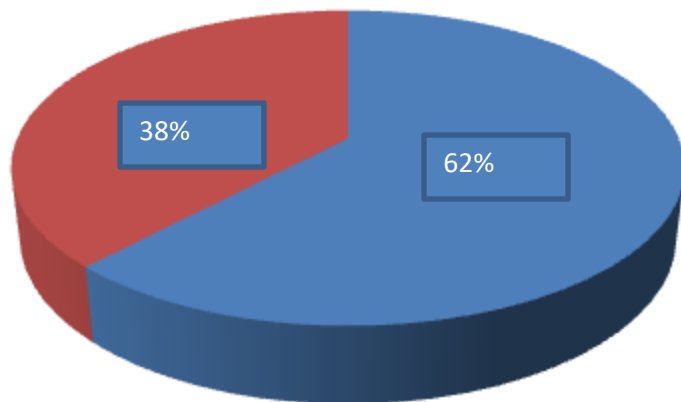
BDT (TK)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (Daily: 7/ litre x 60/- per litre) | 420 | 12,600 | 151,200 |
| Total Sales (A) | 420 | 12,600 | 151,200 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc. | 100 | 3,000 | 36,000 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 |
| Contribution Margin (CM) [C=(A-B)] | 320 | 9,600 | 115,200 |
| Less. Fixed Expense | | | |
| Transportation | | 500 | 6,000 |
| Mobile Bill | | 150 | 1,800 |
| Salary (self) | | 4,000 | 48,000 |
| Total fixed Cost (D) | | 4,650 | 55,800 |
| Net Profit (E) [C-D] | | 4,950 | 59,400 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|----------------|----------|------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Cow | 1 | 60,000 | 60,000 | 1 | 80,000 | 80,000 | 1,40,000 |
| Heifer | 1 | 45,000 | 45,000 | | | | 45,000 |
| Calf | 1 | 25,000 | 25,000 | | | | 25,000 |
| Total | 5 | | 130,000 | 1 | | 80,000 | 2,10,000 |

Source of Finance



- Entrepreneur's Contribution- 1,30,000
- Investor's Investment- 80,000
- Total Investment- 2,10,000

Financial Projection

BDT (TK)

| Particular | Daily | Month ly | 1st Year | 2nd Year(+5 %) | 3rd year (+5%) |
|---|------------|---------------|----------------|----------------------|-------------------|
| Revenue (sales) | | | | | |
| Milk (Daily: 12 litre x 60/- per litre) | 720 | 21,600 | 259,200 | 272,160 | 285,768 |
| Total Sales (A) | 720 | 21,600 | 259,200 | 272,160 | 285,768 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc. | 200 | 6,000 | 72,000 | 75,600 | 79,380 |
| Total variable Expense (B) | 200 | 6,000 | 72,000 | 75,600 | 79,380 |
| Contribution Margin (CM) [C=(A-B)] | 520 | 15,600 | 187,200 | 196,560 | 206,388 |
| Less. Fixed Expense | | | | | |
| Transportation | | 800 | 9,600 | 12,000 | 14,400 |
| Mobile Bill | | 200 | 2,400 | 2,500 | 2,600 |
| Salary (self) | | 5,000 | 60,000 | 60000 | 60,000 |
| Total Fixed Cost | | 6,000 | 72,000 | 74,500 | 77,000 |
| Net Profit (E) [C-D] | | 9,600 | 115,200 | 122,060 | 129,388 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 115,200 | 122,060 | 129,388 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 83,200 | 1,73,260 |
| | Total Cash Inflow | 1,95,200 | 2,05,260 | 3,02,648 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 83,200 | 1,73,260 | 2,70,648 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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





FAMILY PICTURE

