

## Proposed NU Business Name: **AYBOUR DAIRY FARM**



Project identification and prepared by: Md. Asadul Haque,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AYBOUR RAHAMAN</b>
Age	:	28-06-1984 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Raunat, P.O: Raunat-1730, 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	:	<b>NILUFA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Raniganj, Centre # 59 (Female), Member ID: 3691/2, Group No: 02 Member since: 12/03/2007 to 2012 (05 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 10,000/- 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.)	:	Yes (Shop keeping)
Business Experiences and Training Info	:	08 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Curd and Sweet Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-794329
Family's Contact No.	:	01797-135321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NILUFA BEGUM** joined Grameen Bank for 05 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYBOUR DAIRY FARM</b>
Location	:	Raunat, Kapashia
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 125,000/- (from existing business) 64% Required Investment BDT 70,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has one cow and two calves in his farm.</li><li>▪ Average daily milk production is 6 liter and milk price is BDT 60/-.</li><li>▪ The business is operated by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects cows from Amrait</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business

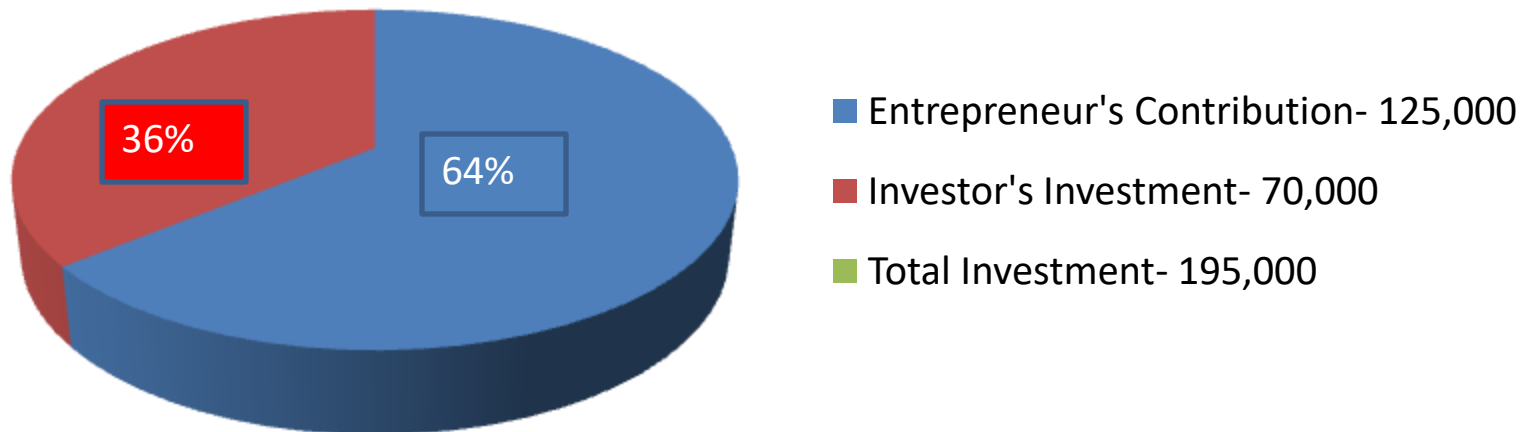
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	129,600
<b>Total Sales (A)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		0	0
Transportation		500	6,000
Mobile Bill		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,650</b>	<b>55,800</b>
<b>Net Profit (E) [C-D]</b>		<b>3,750</b>	<b>45,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	70,000	70,000	120,000
Calf (Shindhi)	1	40,000	40,000				40,000
Calf	1	35,000	35,000				35,000
<b>Total</b>	<b>3</b>		<b>125,000</b>	<b>1</b>		<b>70,000</b>	<b>195,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 10 litre x 60/- per litre)	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		700	8,400	12,000	15,600
Mobile Bill		200	2,400	2,760	3,360
Salary (self)		4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>4,900</b>	<b>58,800</b>	<b>62,760</b>	<b>66,960</b>
<b>Net Profit (E) [C-D]</b>		<b>7,100</b>	<b>85,200</b>	<b>88,440</b>	<b>91,800</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	85,200	88,440	91,800
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		57,200	117,640
	<b>Total Cash Inflow</b>	<b>155,200</b>	<b>145,640</b>	<b>209,440</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,200</b>	<b>117,640</b>	<b>181,440</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

