

Proposed NU Business Name: **AYESHA DAIRY FARM & FASHARIG**



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Project verified by: Siddikur Rahman



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>S M TANJIR ASHRAF</b>
Age	:	05-02-1985(32Years)
Education, till to date	:	H.S,C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 3 Sisters
Address	:	Vill: Simlapara, P.O: Mawna. P.S: Sreepur, Dist: Gajipur
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>AYESHA KHATUN</b>
(iii) Father's name	:	<b>LET:SHAK ELAYES</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 36(Female), Member ID: 3641/1 Group No: 03 Member since: 28-03-2003 (14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT:45,600
(v) Who pays GB loan installment	:	Son
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-273930
Family's Contact No.	:	01711-716609
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit,Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**AYESHA KHATUN** joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYESHA DAIRY FARM &amp; FASHARIG</b>
Location	:	Shemlapara,Sreepur,Gajipur
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪She has 3 cow,Ox 02 and 01 calf in her farm.</li><li>▪Average Daily milk production is 15 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Simlapara Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

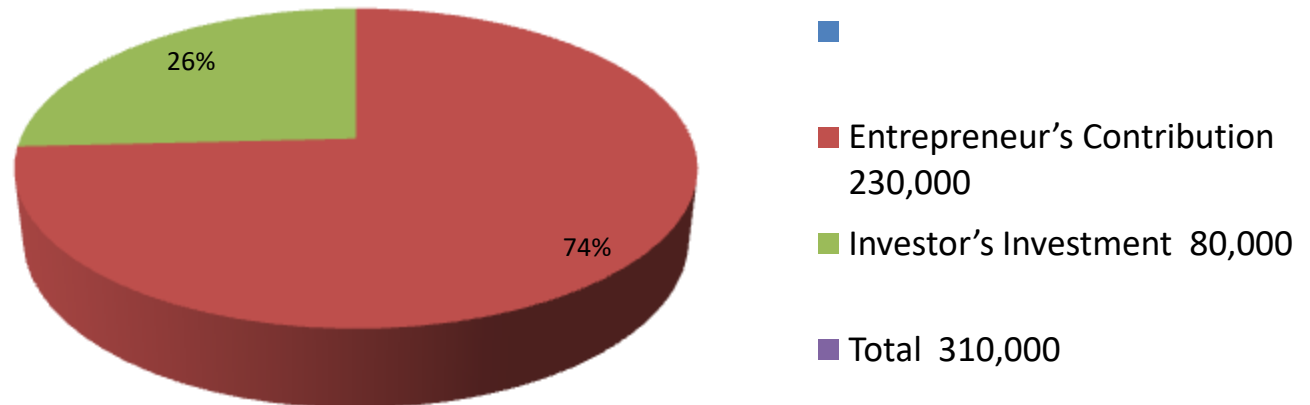
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (15 x 50)	750	22,500	270,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	2,50	7,500	90,000
<b>Total variable Expense (B)</b>	<b>2,50</b>	<b>7,500</b>	<b>90,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,00</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Transportation		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,300</b>	<b>1,11,600</b>

## Investment Breakdown

Existing				Proposed	
Particulars	Qty.	Unit Price	Amount (BDT)	Amount	Unit Price
Cow	03	40,000	1,20,000	80000	2,00,000
Ox	02	45,000	90,000	0	90,000
Calf	01	20,000	20,000		20,000
<b>Total</b>	<b>06</b>		<b>2,30,000</b>	<b>80000</b>	<b>3,10,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (20x 50)	1,200	36,000	4,32,000	4,53,600	4,76,280
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>4,62,000</b>	<b>4,83,600</b>	<b>5,06,280</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>8,00</b>	<b>24,000</b>	<b>2,88,000</b>	<b>3,02,400</b>	<b>3,17,520</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		2,00	2,400	2,600	2,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Transportation		7,00	8,400	8,600	8,800
<b>Total Fixed Cost</b>		<b>8,900</b>	<b>1,08,000</b>	<b>1,07,200</b>	<b>1,07,600</b>
<b>Net Profit (E) [C-D]</b>		<b>15,100</b>	<b>1,06,800</b>	<b>1,95,200</b>	<b>2,09,920</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	1,00,000		
1.2	Net Profit	1,06,800	1,95,200	2,09,920
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		21,200	1,76,400
	<b>Total Cash Inflow</b>	<b>2,06,800</b>	<b>2,16,400</b>	<b>3,86,320</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan	45,600		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>1,85,600</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>21,200</b>	<b>1,76,400</b>	<b>3,46,320</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

