

Proposed NU Business Name: MD. AZAHARUL DAIRY FARM



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AZAHARUL
Age	:	01/01/1984 (33Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son and 2 Daughters
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, 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	:	HARESA
(iii) Father's name	:	LAL MIA
(iv) GB member's info	:	Branch: Goshinga, Sreepur , Centre # 51 (Female), Member ID: 5112, Group No: 02 Member since: 10/05/2001 to 2011 (10Years) First Loan: BDT 2,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: Nill
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	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01627-457082
Family's Contact No.	:	01628-112570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HARESA joined Grameen Bank for 10 years. 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	:	MD. AZAHARUL DAIRY FARM
Location	:	Hailjor Maddha Para
Total Investment in BDT	:	BDT 1,440,000/-
Financing	:	Self BDT 1,340,000/- (from existing business) 93 % Required Investment BDT 100,000/- (as equity) 7%
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
Size of Farm	:	60 ft x 13 ft= 780 square ft
Implementation	:	<ul style="list-style-type: none">▪He has five cows, three oxes, six bullocks, four calves in his farm.▪Average daily milk production is 35 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

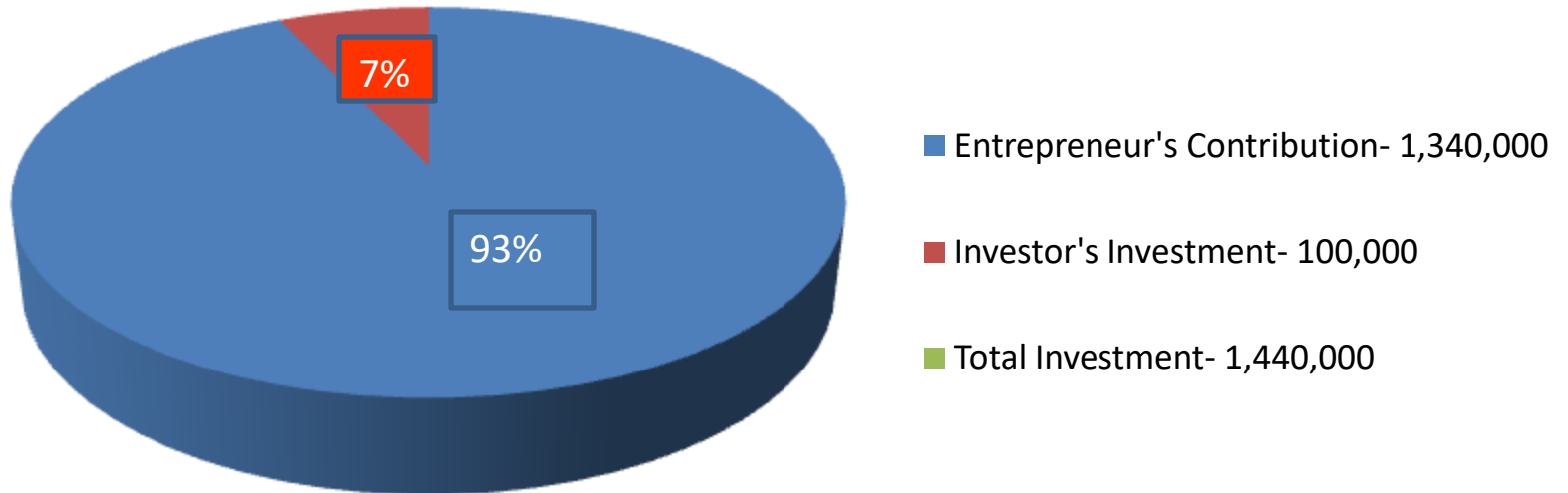
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 35 litre x 50/- per litre)	1,750	52,500	630,000
Total Sales (A)	1,750	52,500	630,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Transportation		1,000	12,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Generator		300	3,600
Salary (self)		6,000	72,000
Total fixed Cost (D)		8,950	107,400
Net Profit (E) [C-D]		22,550	270,600

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	5	120,000	600,000	1	100,000	100,000	700,000
Ox	3	60,000	180,000				180,000
Bullock	6	80,000	480,000				480,000
Calf	4	20,000	80,000				80,000
Total	18		1,340,000	1		100,000	1,440,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 45 litre x 50/- per litre)	2,250	67,500	810,000	850,500	893,025
Total Sales (A)	2,250	67,500	810,000	850,500	893,025
Less. Variable Expense					
Straw, Bran, Medicine etc.	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	1,450	43,500	522,000	548,100	575,505
Less. Fixed Expense					
Transportation		1,200	14,400	16,800	19,200
Electricity Bill		1,200	14,400	15,600	16,800
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Generator		300	3,600	4,200	4,560
Salary (self)		6,000	72,000	72,000	72,000
Total Fixed Cost		9,200	110,400	115,060	119,360
Net Profit (E) [C-D]		34,300	411,600	433,040	456,145
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	411,600	433,040	456,145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		371,600	764,640
	Total Cash Inflow	511,600	804,640	1,220,785
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	371,600	764,640	1,180,785

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

