

Proposed NU Business Name: **AL AMIN DAIRY FARM**

Project identification and prepared by: Golam rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD Al-Amin BEPARY
Age	:	01-11-1998 (19 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother & 03 Sister
Address	:	Vill: Kamar Kara P.O: : Shornno Gram, P.S Tongibari Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA BEGUM
(iii) Father's name	:	MD DIDAR BEPARY
(iv) GB member's info	:	Branch: : Jaslong Centre # 05 (Female), Member ID: 1062/3, Group No: 01 Member since: 01-02-2009(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	Nil
Business Experiences and Training Info	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-824836
Mother's Contact No.	:	01961-231749
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AI AMIN DAIRY FARM
Location	:	Kamar khara,Sharnogram,Tongibari Munshiganj
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000(from existing business) 74 % Required Investment BDT 80,000(as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow▪Average 08-09 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Mukterpur.▪Agreed grace period is 3 months.

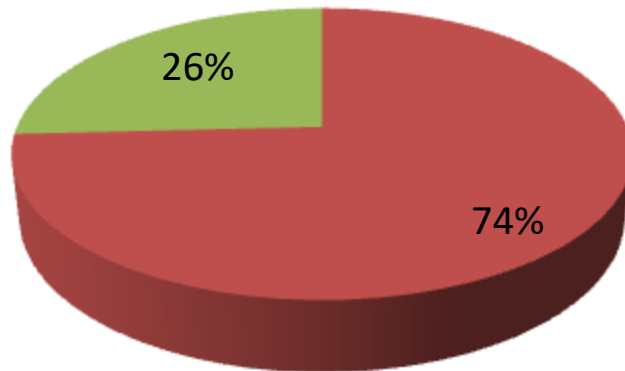
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (08*50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
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)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transport		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	70,000	210,000	1	80,000	80,000	80,000
Calf	1	20,000	20,000				
Total	4		230,000	1		80,000	80,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 80,000
- Total 310,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10 x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
Total Sales (A)	500	15,000	205,000	214,000	223,450
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)	400	12,000	169,000	176,200	193,760
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transport		500	6,000	6,100	6,200
Mobile Bill		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,800	69,600	69,700	69,800
Net Profit (E) [C-D)		6,200	99,400	106,500	123,960
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	99,400	106,500	123,960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67,400	141,900
	Total Cash Inflow	179,400	173,900	265,860
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	67,400	141,900	233,860

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

