

Proposed NU Business Name: ASHIK DAIRY FARM



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Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHIK
Age	:	12-02-1997 (20Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Jadobpur P.O: Berbari P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HENA BEGUM
(iii) Father's name	:	MD.SAIYAD ALI
(iv) GB member's info	:	Branch :Kochua Centre 05(Female), Member ID: 01 , Group No: 05 Member since: 06-05-02 (12 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 5000
(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	:	10 years experience in running business. 10 years Experience own business : She has 10 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779374910
Family's Contact No.	:	01818253631
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hena Begum joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

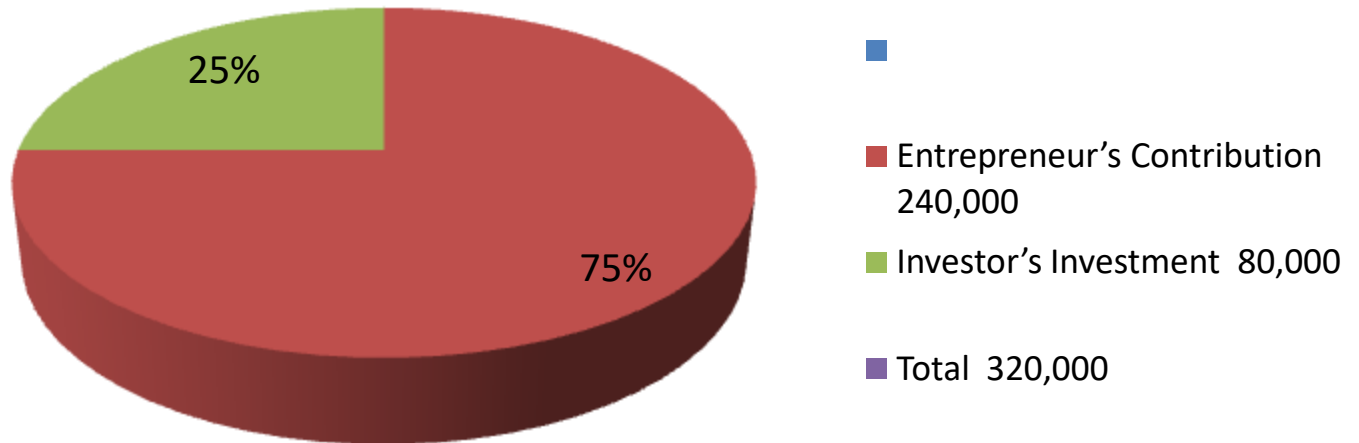
Business Name	:	ASHIK DAIRY FARM
Location	:	-
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 75% Required Investment BDT 80,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft 10 ft=140 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow and one calf in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Nakshal.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk (11x60)	2900	87000	1044000
	0	0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Straw,Bran,Medicine	2175	65250	783000
Total Variable Expense	2175	65250	783000
Contributon Margin (CM) [C=(A-B)]	725	21750	261000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		17000	204000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			240,000			80,000	320,000
	0	0	240,000	0	0	80,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x60)	3400	102000	1224000	1285200	1349460
	0	0	0	0	0
Total Sales(A)	3400	102000	1224000	1285200	1349460
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	850	25500	306000	321300	337365
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1000	12000	12300	12600
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		700	8400	8500	8600
Total Fixed Cost (D)		17000	204000	205600	207260
Net Profit (E)= [C-D]		8500	102000	107100	112455
Investment Pay Back			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	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	145100
	Total Cash Inflow	182,000	177,100	257,555
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	70,000	145,100	225,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:2
Experience & Skill : 10
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

