

Proposed NU Business Name: **AKLIMA DAIRY FARM**



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Project verified by: Siddiquir Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AKLIMA KHATUN
Age	:	03-02-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brothers & 3 Sisters
Address	:	Vill: Tepirbari,P.O:Tangra, P.S: Sreepur 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	:	MST. FURENA KHATUN
(iii) Father's name	:	SAMSUL HAQUE
(iv) GB member's info	:	Branch: Gazipur Sreepur, Centre # 46 (Female), Member ID: 9799, Group No: 04 Member since: 10-04-2009(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: 21,4270
(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 in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-494690
Family's Contact No.	:	01729-160163
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FURENA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

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Proposed Nobin Udyokta Business Info

Business Name	:	AKLIMA DAIRY FARM
Location	:	Dwachala , Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ he has 2 cow and 01 Calf in her farm.▪ Average Daily milk production is 10 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from M C Bazar.▪ Agreed grace period is 3 months.

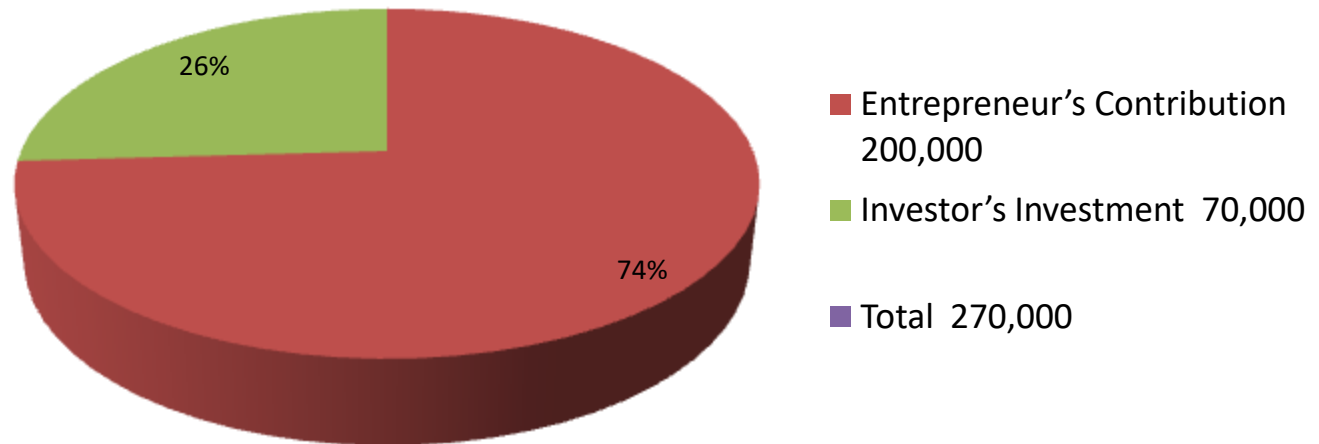
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Mobile Bill		3,00	3600
Salary (self)		5,000	60,000
Transportation		2,00	2400
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	80000	160,000	1	70000	70,000	130,000
Calf	01	40000	40,000	0	0	0	40,000
Total	03		200,000	1		70,000	270,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	327,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	220,800	230,340	240,357
Less. Fixed Expense					
Mobile Bill		400	4800	5,000	5,200
Salary (self)		5,000	60,000	60,000	60,000
Transportation		400	1,200	1,500	1,800
Total Fixed Cost		5,800	4800	5,000	5,200
Net Profit (E) [C-D]		10,100	1,21,200	1,21,600	1,22,000
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,21,200	1,21,600	1,22,000
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		71,773	1,65,373
	Total Cash Inflow	1,91,200	1,93,373	2,87,373
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	21,427		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,19,427	28,000	28,000
3	Net Cash Surplus	71,773	1,65,373	2,59,373

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

