

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

Project identification and prepared by: Wahiduzzaman,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AFSANA AKTER MIME</b>
Age	:	27-11-1994( 23Years)
Education, till to date	:	S.S.C
Marital status	:	<b>Married</b>
Children	:	01 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Tarot para; P.O: Dhirassram ;P.S: Gazipur Sadar ;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	:	<b>MST. RASHEDA AKTER</b>
(iii) Father's name	:	<b>MD. FIZUDDIN</b>
(iv) GB member's info	:	Branch: Bsson , Centre # 97(Female), Member ID: 5551, Group No: 05 Member since: 09-10-2007 ( 10Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 10000
Further Information:		
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761810362
Family's Contact No.	:	01705246928
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASHEDA AKTER** joined Grameen Bank since 10 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	:	<b>AFSANA DAIRY FARM</b>
Location	:	Tarat para, Gazipur
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
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
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li><li>▪Average % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop .</li><li>▪Collects goods from Moymonsing.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

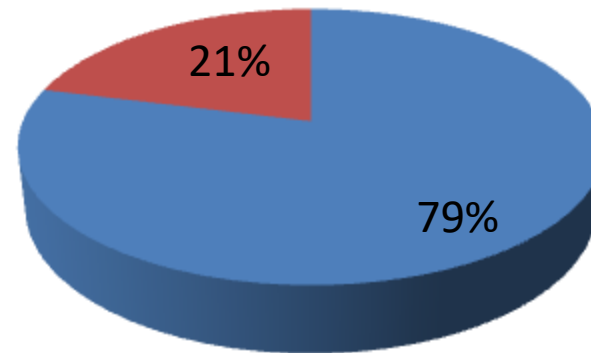
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 10 Litter*40=400)	400	12000	144000
	0	0	0
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Daily Sales( 10 Litter*40=400)	400	12000	144000
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,200	74400
<b>Net Profit (E)= [C-D]</b>		5,800	69600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	120000	240,000	1	80,000	80,000	320,000
Claf	2	30000	60,000	0	2,500	0	60,000
	0		0	0		0	0
	0		0	0		0	0
	0		0	0		0	0
	0		0	0		0	0
	0		0	0		0	0
	0		0	0		0	0
<b>Total</b>	<b>4</b>	<b>0</b>	<b>300,000</b>	<b>1</b>	<b>0</b>	<b>80,000</b>	<b>380,000</b>

## Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=80000
- Total=380000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Daily Sales( 13 Litter*40=520)	520	15600	187200	196560	206388
		0	0	0	0
<b>Total Sales (A)</b>	520	15600	187200	196560	206388
<b>Less Variable Expense</b>			0		
Daily Sales( 13 Litter*40=520)	520	15600	187200	196560	206388
Grocery			0		
<b>Total variable Expense (B)</b>	520	15600	187200	196560	206388
<b>Contribution Margin (CM) [C=(A-B)</b>	520	15600	187200	196560	206388
<b>Less Variable Expense</b>			0		
Rent		0	36000	36,000	36000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		6,550	112,200	113,300	114400
<b>Net Profit (E)= [C-D]</b>		9050	108600	83,260	91988
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<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	108600	83,260	91988
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76,600	127860
	<b>Total Cash Inflow</b>	188600	159860	219848
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)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	76,600	127860	187848

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

