

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



Project identification and prepared by: MD.Mehedi hasan
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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AFRIN
Age	:	22-06-1999(18 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Sister
Address	:	Vill: Maijpara P.O: Bormi : 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. FATEMA
(iii) Father's name	:	MD.AYNUL HAQUE
(iv) GB member's info	:	Branch: Maijpara Vumi, Sreepur , Centre # 64(Female), Member ID: 4511, Group No: 07 Member since: 2000 (17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:30000, Outstanding loan: BDT: 17650
(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	:	5 Years of other business.05 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712818328
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA joined Grameen Bank since 17 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

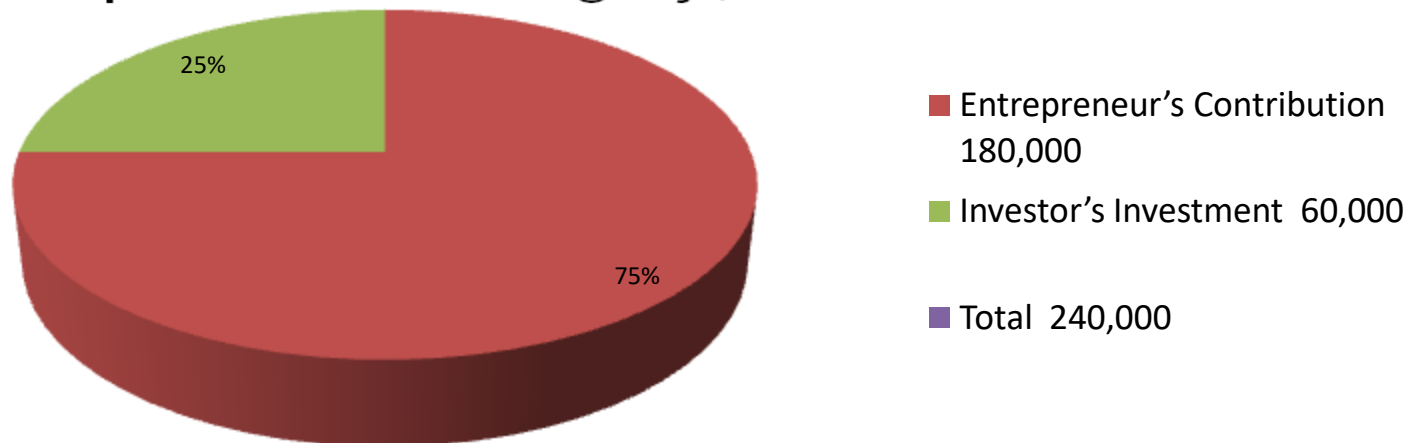
Business Name	:	AFRIN DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 2 cows etc.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Cow	59	1764	21168
Total Variable Expense	59	1764	21168
Contribution Margin (CM) [C=(A-B)]	361	10836	130032
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		4036	48432

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	90,000	180,000	1	60,000	60,000	240,000
	2	90000	180,000	1	60,000	60,000	240,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	800	24000	288000	302400	317520
0	0	0	0	0	0
Total Sales(A)	800	24000	288000	302400	317520
Less Variable Expense (B)					
Straw, Bran, Medicine etc	112	3360	40320	42336	44453
Total Variable Expense	112	3360	40320	42336	44453
Contributon Margin (CM) [C=(A-B)]	688	20640	247680	260064	273067
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6800	79200	79900	80615
Net Profit (E)= [C-D]		13840	166080	174384	183103
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	166,080	174384	183103.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142080	292464
	Total Cash Inflow	226,080	316,464	475,567.2
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	142,080	292,464	451,567.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0, Others:0
Experience & Skill : 5 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







