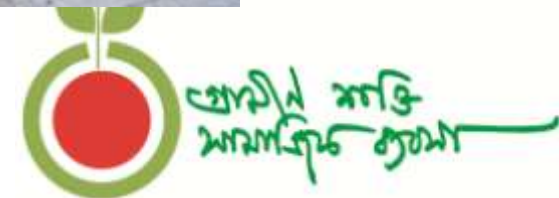


Proposed NU Business Name: **AKTER DAIRY FARM**



Project identification and prepared by: M H Sweet,
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AKTER HOSSAIN
Age	:	19-07-1992 (25 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: North Sreepur, P.O: Sreepur, 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	:	ANWARA BEGUM
(iii) Father's name	:	RUSTOM ALI
(iv) GB member's info	:	Branch: Tengra, Centre # 65 (Female), Member ID: 4451/1, Group No: 04 Member since: 1998-2008 (10 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: nil
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes (Car/ Business)
Business Experiences and Training Info	:	8 years experience in running business. 8 Years in own business He has no training.
Other Own/Family Sources of Income	:	Car/ Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-204150
Family's Contact No.	:	01636-813595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANWARA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

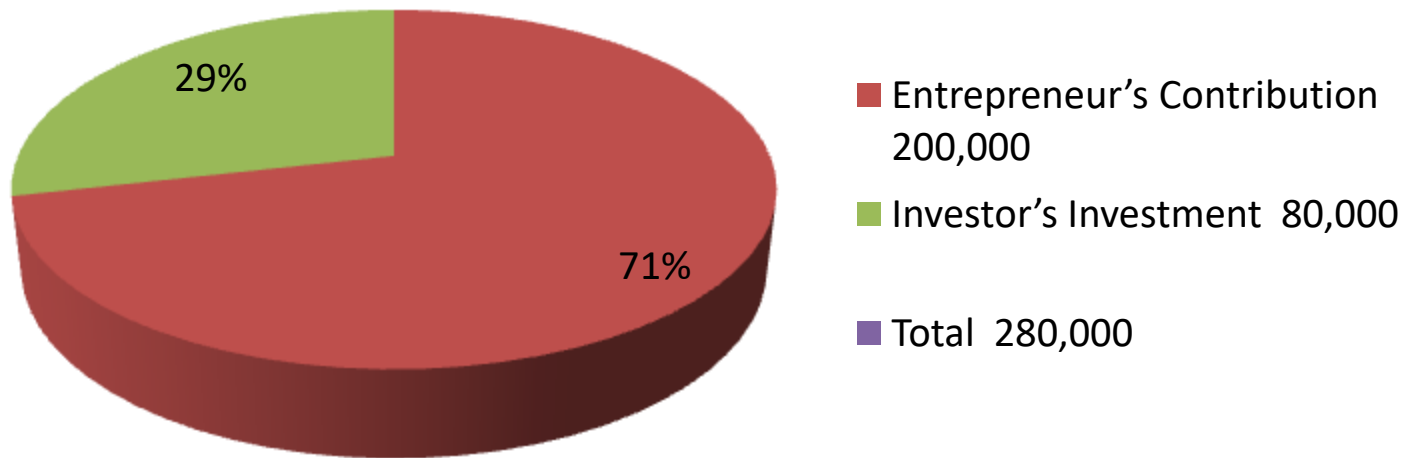
Proposed Nobin Udyakta Business Info

Business Name	:	AKTER DAIRY FARM
Location	:	North Sreepur.
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000(from existing business) 71% Required Investment BDT 80,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft. x 10 ft. = 200 Square ft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up for investment in cow rearing▪Average daily milk production 10 litre and milk price is 60 per litre.▪The business is operated by entrepreneur. Existing no employee.▪The place is own.▪Collects goods from local area.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine	90	2700	32400
Total Variable Expense	90	2700	32400
Contributon Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		8600	103200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	40,000	200,000	1	80,000	80,000	280,000
			200,000			80,000	280000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	840	25200	302400	317520	333396
	0	0	0	0	0
Total Sales(A)	840	25200	302400	317520	333396
Less Variable Expense (B)					
Straw, Bran, Medicine etc	126	3780	45360	47628	50009
Total Variable Expense	126	3780	45360	47628	50009
Contributon Margin (CM) [C=(A-B)]	714	21420	257040	269892	283387
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		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6700	80400	81100	81815
Net Profit (E)= [C-D]		14720	176640	185472	194746
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	176,640	185472	194745.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144640	298112
	Total Cash Inflow	256,640	330,112	492,858
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	144,640	298,112	460,858

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures







