

## Proposed NU Business Name: ASIRBAD DAIRY FARM



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Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



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

Name	:	<b>MD. SHOEL RANA</b>
Age	:	01/12/1996 (21 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:Saitelia 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	:	<b>SIULY</b>
(iii) Father's name	:	<b>MD:NAJIMUDDIN</b>
(iv) GB member's info	:	Branch:Tangra ,Sreepur, Centre # 09 (Female), Member ID: 3462/4, Group No: 06 Member since: 22-06-2005 raning (12 Years) First loan: BDT 1,500Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 44,500.
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Polti Farm-10,000/-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01951-326313
Family's Contact No.	:	01990-521742
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SIULY** :Joined Grameen Bank Since 12 Years Ago. At First She Took 1,500 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Cow Rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHIRBAD DAIRY FARM</b>
Location	:	Saitalea ,Sreepur.Gazipur.
Total Investment in BDT	:	BD 1,70,000
Financing	:	Self BDT 1,10,000(from existing business) 65% Required Investment BDT 60,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪He has 2 cow, and 02 calf in her farm.</li> <li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The farm is owned.</li> <li>▪Collects goods from mc Bazar.</li> <li>▪Agreed grace period is 3 months..</li> </ul>

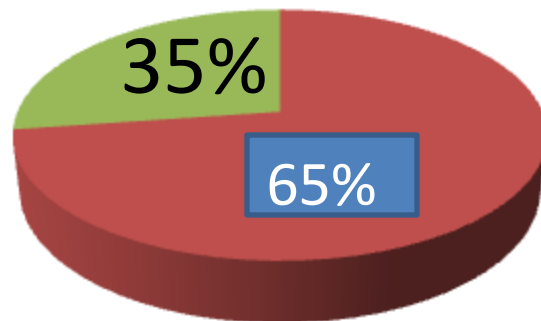
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	5,00	15,000	1,80,000
<b>Total Sales (A)</b>	5,00	15,000	1,80,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	1,30	3,900	46,800
<b>Total variable Expense (B)</b>	1,30	3,900	46,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,70	11,100	1,33,200
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		0	0
Transportation		1,00	1,200
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		1,00	1,200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	02	30,000	60,000	01	60,000	60,000	1,20,000
Calf	02	25000	50,000	0	0	0	50,000
<b>Total</b>			<b>1,10,000</b>		<b>60,000</b>	<b>60,000</b>	<b>1,70,000</b>

## Source of Finance



Entrepreneur Investment:  
1,10,000  
Investor Investment:60,000  
Total Investment:1,70,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Milk(10 x 50)	7,50	22,500	2,70,000	2,83,500
Calf Sale	0	0	30,000	30,000
<b>Total Sales (A)</b>	0	0	3,00,000	3,13,500
<b>Less. Variable Expense</b>				
Straw,Ban,Medicine etc.	2,20	6,600	79,200	83,160
<b>Total variable Expense (B)</b>	2,20	6,600	79,200	83,160
<b>Contribution Margin (CM) [C=(A-B)</b>	5,30	15,900	1,90,800	2,00,340
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity bill		0	0	0
Transportation		2,00	2,400	2,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile bill		2,00	2,400	3,000
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>	<b>65,500</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>1,26,000</b>	<b>1,34,840</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1,26,000	1,34,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45,500
	<b>Total Cash Inflow</b>	<b>1,86,000</b>	<b>1,80,340</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	44,500	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>1,40,500</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>45,500</b>	<b>1,44,340</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 05 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

Pictures











# FAMILY PICTURE

