

Proposed NU Business Name: AFZAL DAIRY FARM



Project identification and prepared by: MD.Mahfujor
Rahman,Sreepur

Project verified by:Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Afjal
Age	:	10-01-1992 (25 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: 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"/> <input type="checkbox"/>
(ii) Mother's name	:	ABEDA KHATUN
(iii) Father's name	:	MONIR HOSSAIN
(iv) GB member's info	:	Branch: Gosinga, Sreepur , Centre: 64(Female), Member ID: 6889, Group No: 01 Member since: 2008 to 2017 (9Years) First loan: BDT 5000 Existing Loan: BDT 40000 Outstanding loan: 36900
Further Information:		
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	5 years experience in running business 5 years experience in self business. He has no training.
Other Own/Family Sources of Income	:	Vehicle
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-309107
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Abeda Khatun joined Grameen Bank since 9 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

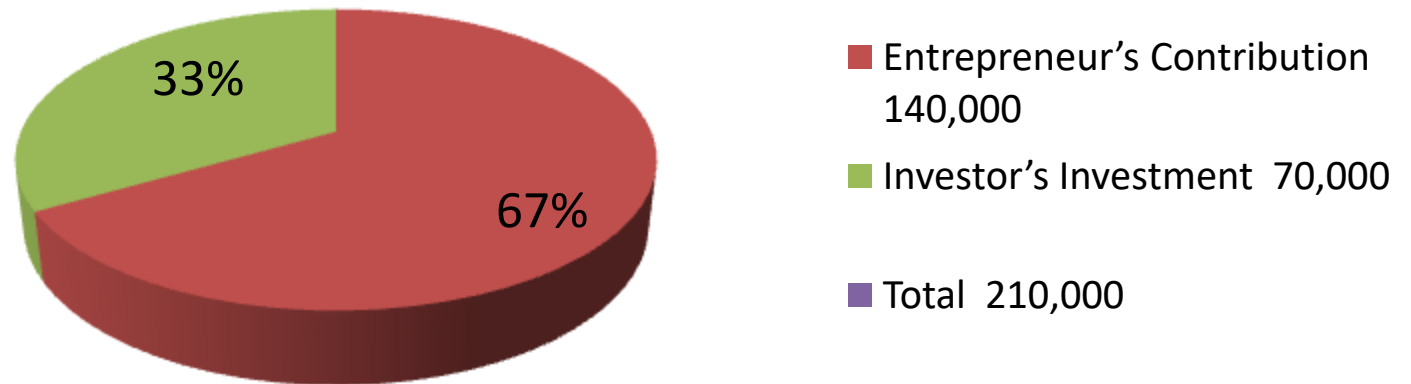
Proposed Nobin Udyokta Business Info

Business Name	:	Afjal Dairy Farm
Location	:	Sreepur
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 140000/-(from existing business) 67% Required Investment BDT 70000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing▪Average 86% gain on sale.▪The business is operated by entrepreneur. Existing no employees.▪The shop is own.▪Collects cows from Sreepur.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
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)		7200	86400
Net Profit (E)= [C-D]		2088	25056

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	70000	140000	1	70000	70000	210000
	2	70000	140000	1	70000	70000	210000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	440	13200	158400	166320	174636
	0	0	0	0	0
Total Sales(A)	440	13200	158400	166320	174636
Less Variable Expense (B)					
Straw, Bran, Medicine etc	62	1848	22176	23284.8	24449
Total Variable Expense	62	1848	22176	23284.8	24449
Contributon Margin (CM) [C=(A-B)]	378	11352	136224	143035.2	150187
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	87400	88430
Net Profit (E)= [C-D]		4152	49824	52315.2	54931
Investment Pay Back			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	49,824	52315.2	54930.96
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		21824	46139.2
	Total Cash Inflow	119,824	74,139	101,070
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	21,824	46,139	73,070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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



স্বাক্ষরিত

থামীগ শা

প্রস্তাবিত নব

কল্পের নাম: আফগেনিস্টান ইক্সপ্লোরেশন

উনিটের নাম: শ্রীপুরি গার্লস স্কুল

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: আফগেনিস্টান

বয়স: ২৩ বছর

জন্ম তারিখ: ২০-০২





FAMILY PICTURE

