

## Proposed NU Business Name: **ANOWAR DAIRY FARM**



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Project verified by: Md Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>ANOWAR HOSSAIN</b>
Age	:	10-02-1982(35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Firinda P.O: Shom Notunbazar P.S: kaliganj ,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>Fatema Begum</b>
(iii) Father's name	:	<b>Osamn Molla</b>
(iv) GB member's info	:	Branch: Beldi, Centre: 54 (Female), Member ID: 5211, Group No: 04 Member since: 10.03.1999 to 2017 (18Years) First loan: BDT 10000
Further Information:		Last Loan: BDT 17000 Outstanding loan: BDT 9894
(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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	10 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.	:	01785-001487
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Fatema Begum** joined Grameen Bank since 18 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

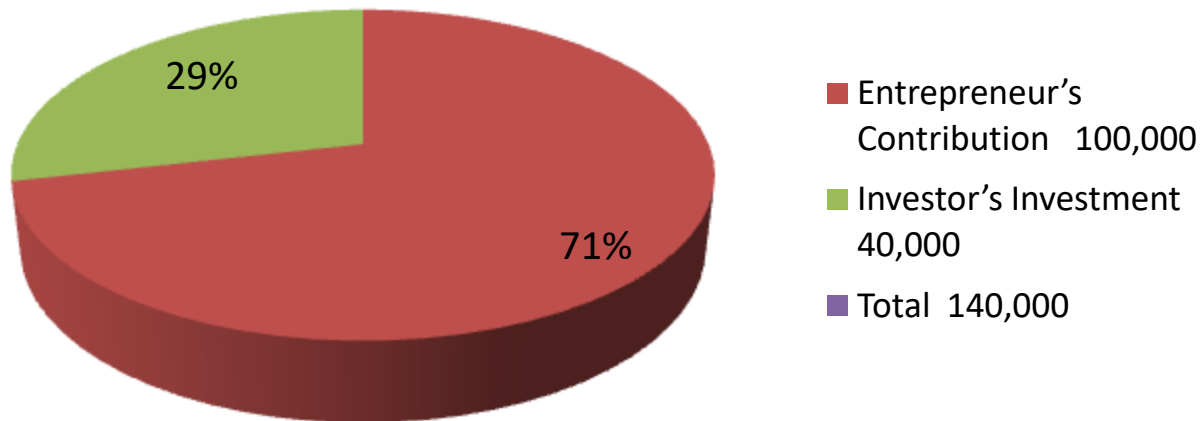
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANOWAR DAIRY FARM</b>
Location	:	Firinda
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 100000/-(from existing business) 71% Required Investment BDT 40000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 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 cow rearing.</li><li>▪Average 85% gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Collects cows from Kaliganj</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	63	1890	22680
Total Variable Expense	63	1890	22680
Contributon Margin (CM) [C=(A-B)]	357	10710	128520
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		4610	55320

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	40,000	40,000	140,000
			100,000			40,000	140,000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	226800	238140
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
<b>Total Variable Expense</b>	<b>90</b>	<b>2700</b>	<b>32400</b>	<b>34020</b>	<b>35721</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>	<b>73900</b>	<b>74615</b>
<b>Net Profit (E)= [C-D]</b>		<b>9200</b>	<b>110400</b>	<b>115920</b>	<b>121716</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	110,400	115920	121716
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94400	194320
	<b>Total Cash Inflow</b>	<b>150,400</b>	<b>210,320</b>	<b>316,036</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>94,400</b>	<b>194,320</b>	<b>300,036</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 yrs;  
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

