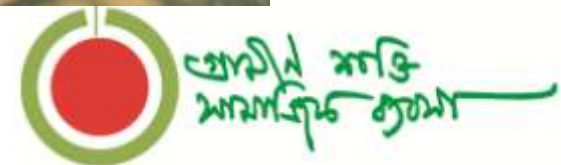


## Proposed NU Business Name: AMINUL DAIRY FARM



Project identification and prepared by: Md. Mahfujur Rahman

Project verified by: Md. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD.AMINUL ISLAM</b>
Age	:	22-04-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 brother 1 Sister
Address	:	Vill:Daibarir hoik P.O:BormaP.S:ShreepurDist:Gajipur
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>MST.NUR ZAHAN AKTER SALINA</b>
(iii) Father's name	:	<b>MD.ARJU MIA</b>
(iv) GB member's info	:	Branch:Borma shreepur, Centre # 02(Female), Member ID: 1403, Group No: 46 Member since: 1995( 12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 150,000 Outstanding loan: 0
(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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business. She has no Month training.
Other Own/Family Sources of Income	:	Furniture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747873186
Family's Contact No.	:	01963937933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.NURJAHAN AKTER SALINA** Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AMINUL DAIRY FARM</b>
Location	:	Shreepur Gazipur
Total Investment in BDT	:	BD 220,000=/ 
Financing	:	Self BDT 150,000(from existing business) 68% Required Investment BDT 70,000(as equity) 32%
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	:	Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪he has 3 cow, in his farm.</li> <li>▪Average Daily milk production is 12 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 shreepur.</li> <li>▪Agreed grace period is 3 months..</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
MILK,COW	600	18000	216000
	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Variable Expense (B)</b>			0
Straw, Bran, Medicine etc	90	2700	32400
<b>Total Variable Expense</b>	<b>90</b>	<b>2700</b>	<b>32400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>
<b>Less Fixed Expense</b>			
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
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8600</b>	<b>103200</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
MILK,COW	1200	36000	432000	453600	476280
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	180	5400	64800	68040	71442
<b>Total Variable Expense</b>	<b>180</b>	<b>5400</b>	<b>64800</b>	<b>68040</b>	<b>71442</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1020</b>	<b>30600</b>	<b>367200</b>	<b>385560</b>	<b>404838</b>
<b>Less Fixed Expense</b>					
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
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>81100</b>	<b>81815</b>
<b>Net Profit (E)= [C-D]</b>		<b>23900</b>	<b>286800</b>	<b>301140</b>	<b>316197</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>				
<i>SI #</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	70,000		
1.2	Net Profit	286,800	301140	316197
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		258800	531940
	<b>Total Cash Inflow</b>	<b>356,800</b>	<b>559,940</b>	<b>848,137</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>258,800</b>	<b>531,940</b>	<b>820,137</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



গ্রামীণ শক্তি সামা

প্রস্তাবিত নবীন উদ্যো

প্রকল্পের নাম: ~~আমিগুন~~ ~~ভৈরী~~ ~~ফার্ম~~

ইউনিটের নাম: ~~আমিগুন~~, ~~আমিগুন~~

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ~~আমিগুন~~ ~~ইসলাম~~

জন্ম তারিখ: 22/04/19

বয়স: ২১

শিক্ষাগত যোগ্যতা: ~~৬ম শ্রেণী~~

~~অন্যান্য~~





