



*Proposed NU Business Name* : **Ashrafal Dairy farm**

*Business Category* : **Fisheries & Animal Husbandry ,  
Cow Fattening**



*Business Proposal Identified & Prepared by* : **Kabir Raksum, Unit Incharge Taherpur ,  
Rajshahi,Zone 01.**

*Business Proposal Verified by* : **Kabir Raksum**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Ashraful Islam</b> Vill: Pachamaria, Union: Silmaria, District: Rajshahi
Age	:	30 years
Marital Status	:	Married
Children	:	No childrens
No. of siblings	:	1 (One) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Mst. Anecha Begum
(iii) Father's name	:	Md. Tajim Uddin
(iv) GB member's info	:	Branch: Shilmaria Puthia, Putia, Centre # 49 Loan no.: 3781/2, Member since 02 August 2001 Existing loan: Tk. 90,000 Outstanding loan: Tk. 70,168
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Occupation of other member(s): Farmer Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01723536843, 01798980178
NU's NID/Birth Certificate No.	:	19878118281670126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Anecha Begum is a GB member since 02 August 2001, at first she took GB loan BDT 5,000 (Five Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ashraful Dairy farm</i></b>
Address/ Location	:	pochamaria, puthia, rajshahi
Total Investment Required in BDT	:	Tk. 180,000
Financing	:	Self Tk. 80,000 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 35%
(ii) Estimated % of proposed gross profit margin	:	From Product 35%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	40,000	1,200,000	14,400,000
<b>Total Sales/commission (A)</b>	<b>40,000</b>	<b>1,200,000</b>	<b>14,400,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	26,000	780,000	9,360,000
<b>Total Cost of Sales and Services (B)</b>	<b>26,000</b>	<b>780,000</b>	<b>9,360,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>14,000</b>	<b>420,000</b>	<b>5,040,000</b>
<b>Less: Operating Cost</b>			
Transportation Expense		500	6,000
Food Cost		1,300	15,600
Present salary (Entrepreneur)		5,000	60,000
Mobile Bill		200	2,400
<b>Non Cash Item</b>			
Deprecation Expenses		67	800
<b>Total Operating Cost (D)</b>		<b>7,067</b>	<b>84,800</b>
<b>Net Profit (C-D)</b>		<b>412,933</b>	<b>4,955,200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in Machinaries (Cow etc.)	Investment in Machinaries (Cow etc.)	80,000	50,000	130,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>80,000</b>	<b>100,000</b>	<b>180,000</b>

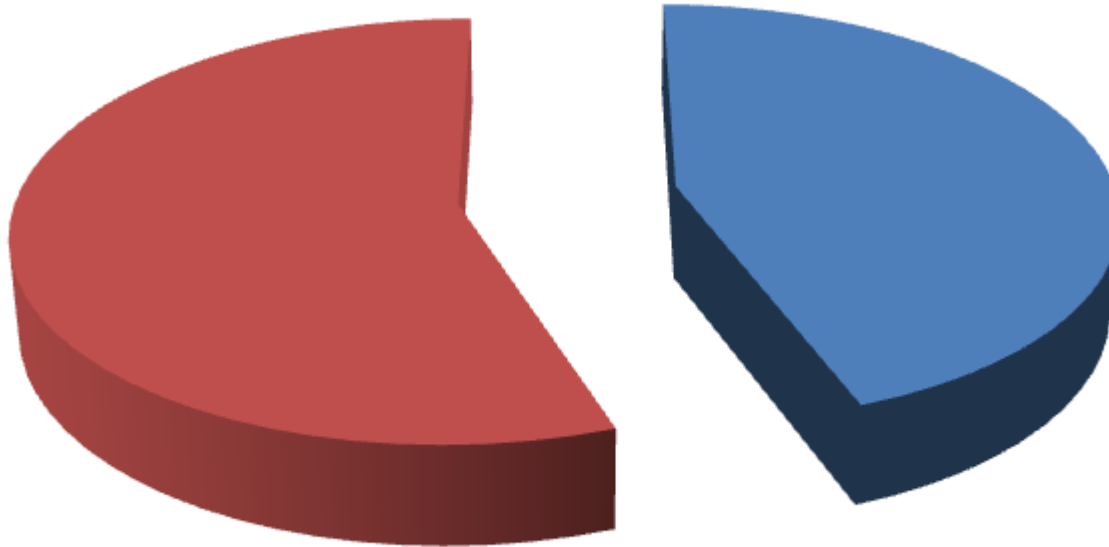
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 80,000 (44%)

■ GSSB's Investment BDT 100,000 (56%)

■ Total Capital BDT 180,000

Amount (BDT)





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	1,444	43,320	519,840	1,588	47,640	571,680	1,747	52,410	628,920
<b>Total Sales/commission (A)</b>	<b>1,444</b>	<b>43,320</b>	<b>519,840</b>	<b>1,588</b>	<b>47,640</b>	<b>571,680</b>	<b>1,747</b>	<b>52,410</b>	<b>628,920</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	939	28,170	338,040	1,033	30,990	371,880	1,136	34,080	408,960
<b>Est. Total Cost of Sales and Services (B)</b>	<b>939</b>	<b>28,170</b>	<b>338,040</b>	<b>1,033</b>	<b>30,990</b>	<b>371,880</b>	<b>1,136</b>	<b>34,080</b>	<b>408,960</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>505</b>	<b>15,150</b>	<b>181,800</b>	<b>555</b>	<b>16,650</b>	<b>199,800</b>	<b>611</b>	<b>18,330</b>	<b>219,960</b>
<b>Less: Operating Cost</b>									
Mobile Bill		200	2,400		220	2,640		242	2,904
Food Cost		1,500	18,000		1,650	19,800		1,815	21,780
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Transportation Expense		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		606	5,454		606	7,272		606	7,274
<b>Non Cash Item</b>									
Depriciation Expenses		108	1,300		108	1,300		108	1,296
<b>Total Operating Cost (D)</b>		<b>7,914</b>	<b>93,154</b>		<b>8,634</b>	<b>103,612</b>		<b>9,426</b>	<b>113,114</b>
<b>Net Profit (C-D)</b>		<b>7,236</b>	<b>88,646</b>		<b>8,016</b>	<b>96,188</b>		<b>8,904</b>	<b>106,846</b>
<b>Retained Income</b>			<b>88,646</b>			<b>184,834</b>			<b>291,680</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	94100	103604	114206
1.3	Depreciation Expense	1300	1300	1296
1.4	Opening Balance of Cash Surplus	0	62676	123948
	<b>Total Cash Inflow</b>	<b>195400</b>	<b>167580</b>	<b>239450</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	<b>Total Cash Outflow</b>	<b>132724</b>	<b>43632</b>	<b>43644</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>62676</b>	<b>123948</b>	<b>195806</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

## **W**EAKNESS

## **O**PPORTUNITIES

## **T**HREATS

Pictures

প্রস্তাবিত নবীন উদ্যোগ

আব্দুল হামিদ শেখের ফার্ম

আব্দুল হামিদ, ফার্মার

প্রকল্প প্রকল্প

স্বল্প জীবন বৃত্তান্ত:

আব্দুল হামিদ - ইমলাস

জন্ম তারিখ: ১৫-০৪-১৯৪৭

পুত্র

ব্রহ্মচ, কুমিল্লা,

স্বাধীনতা:

স্বাধীনতা -



