

Proposed NU Business Name: **ANOWARA DAIRY FARM**



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Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD YUNUS ALIM
Age	:	31-12-1982 (34 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 4 Sisters
Address	:	Vill: Surur Chala, P.O: Ebadat Nogor, P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MOST ANOWARA BEGUM
(iii) Father's name	:	MD ABU BAKKOR SIDDIQUE
(iv) GB member's info	:	Branch: Kakra Jan, Centre # 23 (Female), Member ID: 1723, Group No: 05 Member since: 10-07-1999 to 2006 (07 Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-426413
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ANOWARA BEGUM joined Grameen Bank since 07 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWARA DAIRY FARM
Location	:	Sokhipur, Tangail
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has two cow and one calf in his farm.▪ Average daily milk production is 10 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing one employees.▪ Collects goods from Tangail .▪ The farm is owend.▪ Agreed grace period is 3 months.

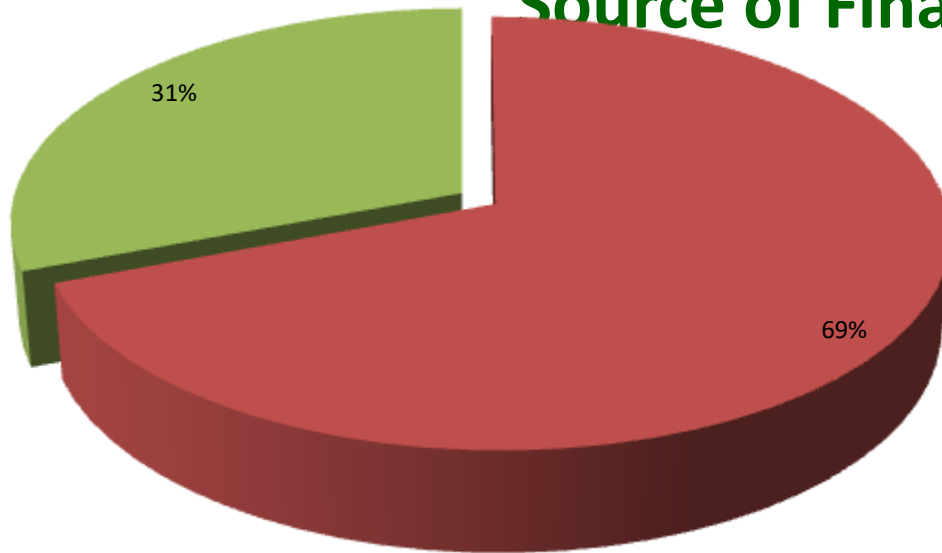
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Milk 10 x 50)	500	15,000
Total Sales (A)	500	15,000
Less. Variable Expense		
Straw, Bran, Medicine etc	110	3,300
Total variable Expense (B)	110	3,300
Contribution Margin (CM) [C=(A-B)]	390	11,700
Less. Fixed Expense		
Mobile Bill		200
Salary (self)		5,000
Electricity Bill		200
Transportation		300
Total fixed Cost (D)		5,700
Net Profit (E) [C-D]		6,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	70000	1,40,000	1	80000	80,000	220,000
Calf	1	40000	40,000	0	0	0	40,000
Total	3		1,80,000	1		80,000	2,60,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 80,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
Total Sales (A)	750	22,500	310,000	323,500	337,675
Less. Variable Expense					
Straw, Bran, Medicine etc	170	5,100	61,200	64,260	67,473
Total variable Expense (B)	170	5,100	61,200	64,260	67,473
Contribution Margin (CM) [C=(A-B)]	580	17,400	248,800	259,240	270,202
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
Total Fixed Cost		5,900	70,800	72,500	74,000
Net Profit (E) [C-D]		11,500	178,000	186,740	196,202
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	178,000	186,740	196,202
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,000	300,740
	Total Cash Inflow	258,000	332,740	496,942
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	146,000	300,740	464,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

