

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



Project identification and prepared by: Md Hafizur Rahman,  
Mawna Unit, Gazipur

Project verified by: Siddiqur Rahman



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

Name	:	<b>ASRAFUL</b>
Age	:	10-02-1992 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Shingdige, P.O:Mawna, P.S: Sreepur, 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>ASIYA AKTER</b>
(iii) Father's name	:	<b>ALI AKBOR</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 04(Female), Member ID: 8231, Group No: 02 Member since: 28-06-2009 (08Years) First loan: BDT 2,000/-
Further Information:		Existing loan: Nil 20,000 /=Outstanding loan: 19560/=
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-065434
Family's Contact No.	:	01822-409393
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASIYA AKTER** joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALEYA DAIRY FARM</b>
Location	:	Singdige, Mawna, Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪ She has 1 cow, 1 ox and 2 calf in her farm.</li> <li>▪ Average Daily milk production is 10 liter and milk price is BDT 50.</li> <li>▪ The business is operating by entrepreneur. Existing no employee.</li> <li>▪ The farm is owned.</li> <li>▪ Collects goods from Soling Mor.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

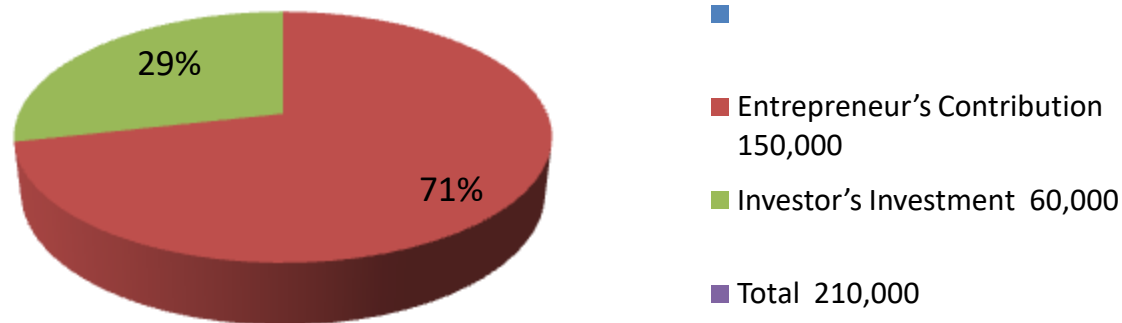
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	130	3,900	46,800
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>370</b>	<b>11,100</b>	<b>133,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	01	50000	50000	1	60000	60,000	110,000
Ox	01	40000	40000	0	0	0	40000
Calf	2	20000	40,000	0	0	0	40,000
kobutor	25 Pair	800	20000	0	0	0	20000
<b>Total</b>	<b>3</b>		<b>150000</b>	<b>1</b>	<b>60000</b>	<b>60,000</b>	<b>210,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>300,000</b>	<b>313,500</b>	<b>327,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>530</b>	<b>15,900</b>	<b>1,90,800</b>	<b>2,00,340</b>	<b>210357</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>5,400</b>	<b>64,800</b>	<b>65,500</b>	<b>66,100</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>1,26,000</b>	<b>134,840</b>	<b>1,44,257</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		82,440	1,93,280
	<b>Total Cash Inflow</b>	<b>1,86,000</b>	<b>2,17,288</b>	<b>3,37,537</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	19560		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>1,03,560</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,440</b>	<b>1,93,280</b>	<b>3,13,537</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

