

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



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Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALI HOSSEN
Age	:	07-05-1991(26 Years)
Education, till to date	:	S .S. C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Saitelia, P.O: Tanagra. P.S: Sreepur, Dist: 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	:	MST TASLIMA
(iii) Father's name	:	MD:SERAJUDDIN
(iv) GB member's info	:	Branch: Tanagra Sreepur, Centre # 09 (Female), Member ID: 6316/1, Group No: 05 Member since: 02-03-2007(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: 14,320
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-297836
Family's Contact No.	:	01911-579936
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST;TASLIMA joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	ALI DAIRY FARM
Location	:	Saitilea,Sreepur,Gajipur.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft= 250 Squire ft
Implementation	:	<ul style="list-style-type: none">▪he has 03 cow,1 ox in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Saitelia Bazar.▪Agreed grace period is 3 months.

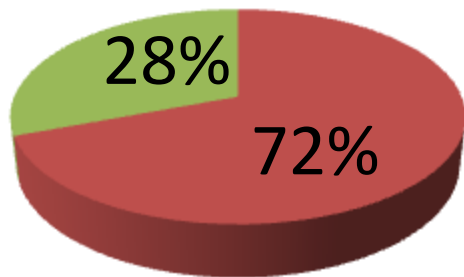
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Mobile		3,00	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	03	50,000	150,000	1	80,000	80,000	2,40,000
Ox	01	30,000	30,000	0	0	0	30,000
Total	04		180,000	1	80,000	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
Revenue (sales)				
Milk (15x 50)	750	22,500	270,000	283,500
Calf Sale			30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500
Less. Variable Expense				
Straw, Bran, Medicine etc	220	6,600	79,200	83,160
Total variable Expense (B)	220	6,600	79,200	83,160
Contribution Margin (CM) [C=(A-B)]	530	15,900	220,800	230,340
Less. Fixed Expense				
Transportation		3,00	3,600	3,800
Salary (self)		5,000	60,000	60,000
Mobile		4,00	4,800	5,000
Total Fixed Cost		5,700	68,400	68,800
Net Profit (E) [C-D]		10,200	1,52,400	1,61,540
Investment Payback			48,000	48,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,52,400	1,61,540
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,080
	Total Cash Inflow	2,22,400	2,57,620
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan	14,320	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,26,320	48,000
3	Net Cash Surplus	96,080	2,15,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





DANGER









FAMILY PICTURE

