

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



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Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ASADUL ISLAM
Age	:	03-09-1985 (32Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Barotopa, P.O: South Barotupa P.S: Sreepur, Dist: Gajipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST ASHORA
(iii) Father's name	:	MD:IMAN ALI
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 5 (Female), Member ID: 1091/2, Group No: 02 Member since: 12-04-2006 (11Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT:18,680
(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	:	06 years experience in running business. 06Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-299806
Family's Contact No.	:	01654-027942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit,Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MST ASHURA joined Grameen Bank since 11 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	:	ASHADUL DAIRY FARM
Location	:	Bratupa, Sreepur, Gajipur
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ She has 3 cow and 02 calf in her farm.▪ Average Daily milk production is 15 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Barotopa Bazar.▪ Agreed grace period is 3 months.

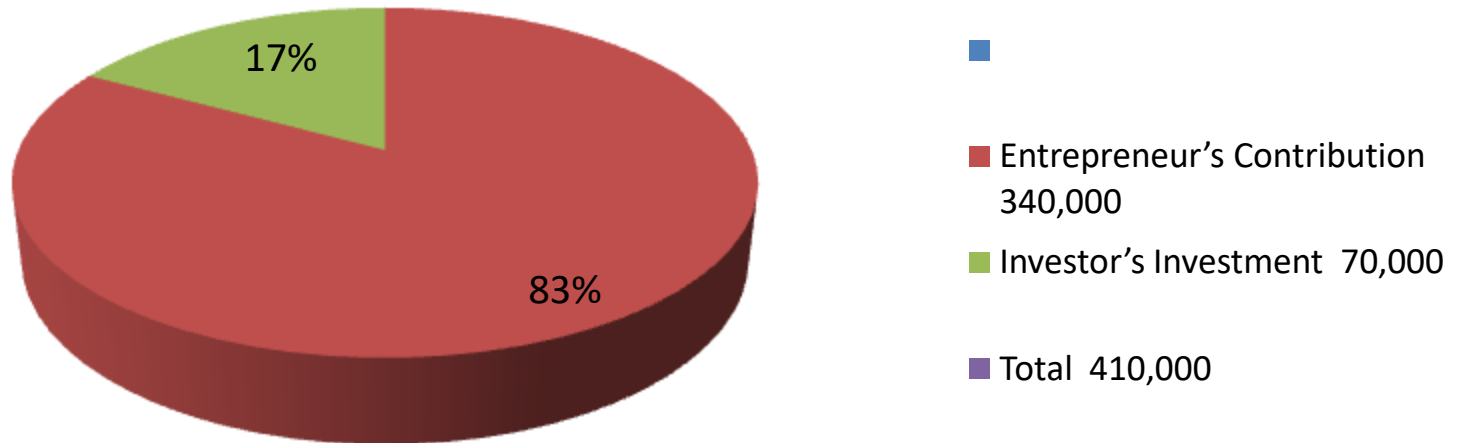
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	2,50	7,500	90,000
Total variable Expense (B)	2,50	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Mobile		2,00	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	1,11,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	03	1,00,000	3,00,000	1	60,000	70,000	3,70,000
Calf	02	20,000	40,000	0	0	0	40,000
Total	5	1,20,000	340,000	1		70,000	4,10,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20x 50)	1,200	36,000	4,32,000	4,53,600	4,76,280
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,200	36,000	4,62,000	4,83,600	5,06,280
Less. Variable Expense					
Straw, Bran, Medicine etc	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Mobile Bill		3,00	3,600	3,800	4,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Transportation		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,400	1,08,800
Net Profit (E) [C-D]		15,000	1,80,000	1,94,000	2,08,720
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,80,000	1,94,000	2,08,720
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,33,320	2,99,320
	Total Cash Inflow	2,50,000	3,27,320	5,08,040
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	18,680		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,16,680	28,000	28,000
3	Net Cash Surplus	1,33,320	2,99,320	4,80,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

