

Proposed NU Business Name: AZAHER DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AZAHER ALI
Age	:	10-06-1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 3 Doughters
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Garinda, P.O:Garinda P.S: Tangail Sadar 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	:	SAJADA
(iii) Father's name	:	NOWSER ALI
(iv) GB member's info	:	Branch:SurusTangail, Centre # 32 (male), Member ID: 3663/1, Group No: 06 Member since: 19/05/1985 (20 Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(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	:	15 years experience in running business. He has No training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715560976
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJADA joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	AZAHER DAIRY FARM
Location	:	Vill: Garinda, P.O:Garinda P.S: Tangail Sadar Dist: Tangail.
Total Investment in BDT	:	BDT 335,000/-
Financing	:	Self BDT 265,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	55,000/- (Liss)
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow purchase, etc .▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪ The Farm is not rented.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Millk etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cow, Millk etc.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Electricity Bill		600	7200
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
Total fixed Cost (D)		7100	85200
Net Profit (E) [C-D)		7,900	94,800

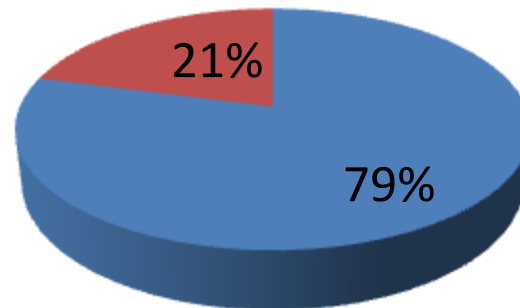
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	210,000	70,000	280,000
Security	55,000	0	55,000
Total:-	265,000	70,000	335,000

Source of Finance

Entrepreneur's contribution 265,000 265,000
Investor's Investment 70,000 70,000
Total 335,000

- Entrepreneur's contribution 265,000
- Investor's Investment 70,000
- Total 335,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Cow, Milk etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Cow, Milk etc.	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	2,250	67,500	810,000	850,500	893,025
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Electricity Bill		600	7,200	7,560	7,938
Transportation		1,000	12,000	12,600	13,230
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		7,100	85,200	86,280	87,414
Net Profit (E) [C-D]		15,400	184,800	197,220	210,261
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	0	0
1.2	Net Profit	184,800	197,220	210,261
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	156,800	326,020
	Total Cash Inflow	254,800	354,020	536,281
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	156,800	326,020	508,281

SWOT ANALYSIS

STRENGTH

Employment: Self:1 Family:0 Others:0
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

