

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



Project identification and prepared by: Most. Mafuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BINA AKTER
Age	:	12-02-1989 (28 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Silimpur, P.O: Silimpur, 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	:	MAZEDA BEGUM
(iii) Father's name	:	ABDUL BARI
(iv) GB member's info	:	Branch: Kochua Sokhipur, Centre # 19 (Male), Member ID: 5964, Group No: 09 Member since: 25-04- 2005 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT82,000/- , Outstanding loan: BDT 50,929/-
(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	:	5 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.	:	01710-761199
Mother's Contact No.	:	01713-549307
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL BARI joined Grameen Bank since 12 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AYESHA DAIRY FARM
Location	:	Kania Bazaar, Sonar Chala, Sokhipur, Tangail
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 180,000/-(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	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cow and one calf in his farm.▪Average daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Sokhipur.▪The shop is owned.▪Agreed grace period is 3 months.

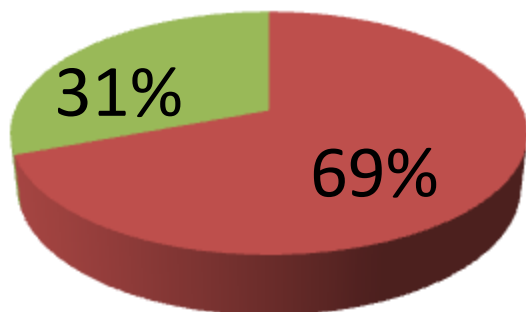
Existing Business (BDT)

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	350	10,500	126,000
Total variable Expense (B)	350	10,500	126,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	3	40000	120,000	1	80000	80,000	200,000
Calf	2	30000	60,000	0	0	0	60,000
Total	5	70000	180,000	1	80,000	80,000	260,000

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 (20 x 50)	1,000	30,000	360,000	378,000	396,900
Calf Sale			40,000	40,000	40,000
Total Sales (A)	1,000	30,000	400,000	418,000	436,900
Less. Variable Expense					
Straw, Bran, Medicine etc	410	12,300	147,600	154,980	162,729
Total variable Expense (B)	410	12,300	147,600	154,980	162,729
Contribution Margin (CM) [C=(A-B)]	590	17,700	252,400	263,020	274,171
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	2,400	2,400
Total Fixed Cost		5,500	66,000	66,400	66,900
Net Profit (E) [C-D]		12,200	186,400	196,620	207,271
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	186,400	196,620	207,271
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,400	319,020
	Total Cash Inflow	266,400	351,020	526,291
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	154,400	319,020	494,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 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



FAMILY PICTURE