

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



Project identification and prepared by: MD.Mehedi hasan  
Sweet,  
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MD.ANOWAR HOSSAIN</b>
Age	:	16-09-1988(29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	No
Address	:	Vill:Dayebaritek P.O: Bormi : 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>MST. AMBIYA KHATUN</b>
(iii) Father's name	:	<b>MD.SHMASUL HAQUE</b>
(iv) GB member's info	:	Branch:Bormi, Sreepur , Centre # 44/2(Female), Member ID: 1231/1, Group No: 02 Member since: 2000 (17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:25000, Outstanding loan: BDT: 0
(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	:	10 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748965174
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AMBIYA KHATUN** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

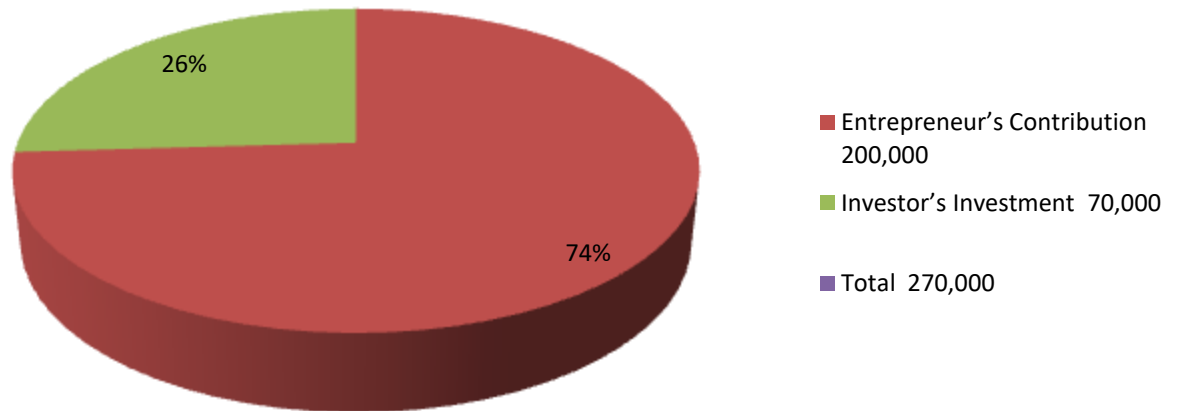
Business Name	:	<b>AFROJA DAIRY FARM</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 5 cows etc.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Collects goods .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	660	19800	237600
	0	0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Cow	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		10828	129936

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	40,000	200,000	1	70,000	70,000	270,000
	5	40000	200,000	1	70,000	70,000	270,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow	1000	30000	360000	378000	396900
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	140	4200	50400	52920	55566
<b>Total Variable Expense</b>	<b>140</b>	<b>4200</b>	<b>50400</b>	<b>52920</b>	<b>55566</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>860</b>	<b>25800</b>	<b>309600</b>	<b>325080</b>	<b>341334</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>	<b>75100</b>	<b>75815</b>
<b>Net Profit (E)= [C-D]</b>		<b>19600</b>	<b>235200</b>	<b>246960</b>	<b>259308</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	235,200	246960	259308
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		207200	426160
	<b>Total Cash Inflow</b>	<b>305,200</b>	<b>454,160</b>	<b>685,468</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>207,200</b>	<b>426,160</b>	<b>657,468</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0, Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





