

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



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIR HOSSAIN
Age	:	05-05-1993(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	No
Address	:	Vill:karnopur P.O: Goshinga : 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	:	AMBIYA KHATUN
(iii) Father's name	:	MD.ALI
(iv) GB member's info	:	Branch: Goshinga ,Sreepur , Centre # 29(Female), Member ID: 7036/1 Group No: 02 Member since: 2000-2015(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:20000, 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.)	:	Yes
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	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684870025
Mother's Contact No.	:	01929021302
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIYA KHATUN joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

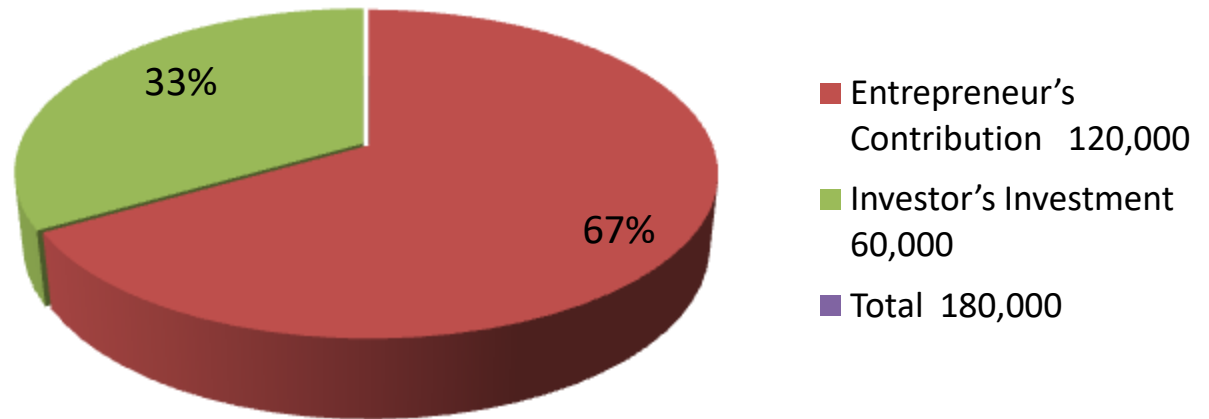
Proposed Nobin Udyokta Business Info

Business Name	:	AMIR DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 1 cows 2 calf.▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	370	11100	133200
		0	0
Total Sales(A)	370	11100	133200
Less Variable Expense (B)			0
Cow	52	1554	18648
Total Variable Expense	52	1554	18648
Contribution Margin (CM) [C=(A-B)]	318	9546	114552
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		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)		6700	80400
Net Profit (E)= [C-D]		2846	34152

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow calf	1	60000	60000	1	60000	60,000	120,000
	2	30000	60000			0	60,000
	29	90000	120,000	1	60000	60,000	180000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cow	620	18600	223200	234360
Total Sales(A)	620	18600	223200	234360
Less Variable Expense (B)				
Straw, Bran, Medicine etc	87	2604	31248	32810.4
Total Variable Expense	87	2604	31248	32810.4
Contributon Margin (CM) [C=(A-B)]	533	15996	191952	201549.6
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
Total Fixed Cost (D)		6700	80400	140700
Net Profit (E)= [C-D]		9296	111552	117129.6
Investment Pay Back			36,000	36,000

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	60,000	
1.2	Net Profit	111,552	117129.6
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75552
	Total Cash Inflow	171,552	192,682
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	75,552	156,682

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





