

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



Project identification and prepared by: MD.Mahfujor  
Rahman,Sreepur

Project verified by:Md Siddikur Rahman



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

Name	:	<b>Md Aolad Hossain</b>
Age	:	01-08-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Sreepur P.O: Sreepur P.S: Shrepur, Dist:Gaziipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MOSAMMAT SHIRIN
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch: Tengra Sreepur , Centre: 65(Female), Member ID: 8061, Group No: 12 Member since: 2010 to 2017 (7Years) First loan: BDT 15000 Existing Loan: BDT 40000 Outstanding loan: 20000
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.) <sup>10</sup>	:	No
Business Experiences and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-953561
Mother's Contact No.	:	01710-980750
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur,Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOSAMMAT SHIRIN joined Grameen Bank since 7 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

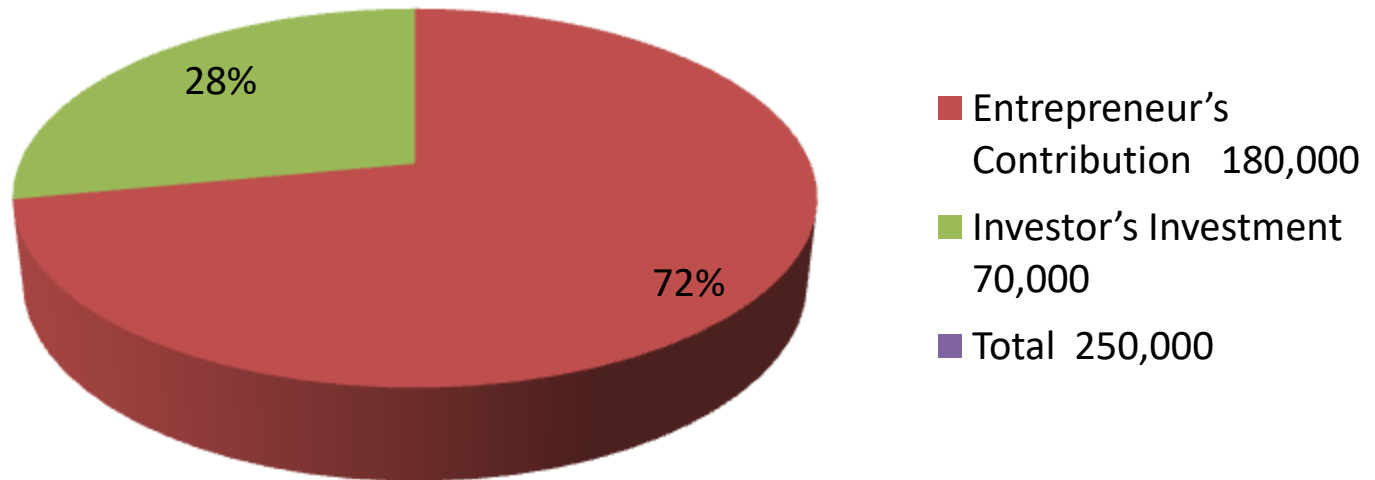
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Aolad Dairy Farm</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 180000/-(from existing business) 72% Required Investment BDT 70000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing</li><li>▪Average 86% gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Collects cows from Sreepur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	360	10800	129600
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
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)		7200	86400
Net Profit (E)= [C-D]		2088	25056

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	90000	180000	1	70000	70000	250000
	2	90000	180000	1	70000	70000	250000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	440	13200	158400	166320	174636
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>440</b>	<b>13200</b>	<b>158400</b>	<b>166320</b>	<b>174636</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	62	1848	22176	23284.8	24449
<b>Total Variable Expense</b>	<b>62</b>	<b>1848</b>	<b>22176</b>	<b>23284.8</b>	<b>24449</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>378</b>	<b>11352</b>	<b>136224</b>	<b>143035.2</b>	<b>150187</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>87400</b>	<b>88430</b>
<b>Net Profit (E)= [C-D]</b>		<b>4152</b>	<b>49824</b>	<b>52315.2</b>	<b>54931</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	49,824	52315.2	54930.96
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		21824	46139.2
	<b>Total Cash Inflow</b>	<b>119,824</b>	<b>74,139</b>	<b>101,070</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>21,824</b>	<b>46,139</b>	<b>73,070</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 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



গ্রামীণ শক্তি  
সামাজিক উন্নয়ন

গ্রামীণ শক্তি সা

প্রস্তাবিত নবীন উদ্যোগ

প্রকল্পের নাম: আওলাদ হেইরা ফর্ম

ইউনিটের নাম: শ্রীপুর, গাঙ্গীপুর

প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: আওলাদ হোসেন

বয়স: ২০ বছর

জন্ম তারিখ: ০২/০৮/২০০১

শিক্ষাগত যোগ্যতা: সিইট, এস, সি,











# FAMILY PICTURE

