

## Proposed NU Business Name: **Asif Dairy Farm.**



Project identification and prepared by: Forhad ,BaghaUnit,  
Rajshahi

Project verified by: MD. Mijanur Rahman patouary.



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

Name	:	<b>MD. KAMRUZZAMAN RIPON.</b>
Age	:	12-12-1988 (18 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 02 Sisters.
Address	:	Vill.Hijjol Polli P.O: Bagha, P.S: Bagha, Dist: Rajshahi
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. KOMALA BEGUM.</b>
(iii) Fathers name	:	<b>MD. AZIZUL ALOM.</b>
(iv) GB member's info	:	Branch:Monigram, Centre # 76/m (Female), Member ID:8563, Group No: 04 Member since: 06/11/07 (11 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 250,000/=, Outstanding loan: 179,539/=
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01730201405
Family Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOMALA BEGUM** joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Asif Dairy Farm.</b>
Location	:	Bagha,Rajshahi .
Total Investment in BDT	:	BDT-800,000/-
Financing	:	Self BDT 650,000/-(from existing business)81% Required Investment BDT 150,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 50 ft= 2500 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 existing goods like; Milk sales</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li><li>▪Average 50% gain on sale.</li></ul>

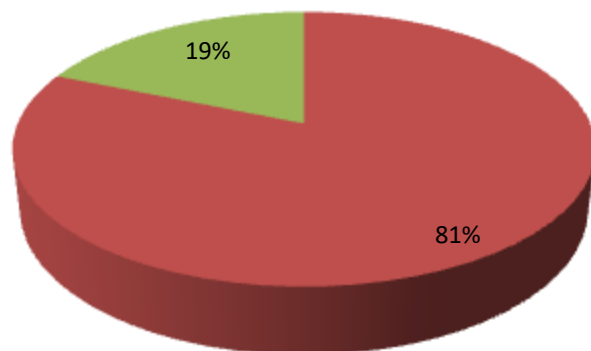
## Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
<b>Revenue (sales)</b>			
Milk Sale		120,000	240,000
<b>Total Sales (A)</b>		120,000	240,000
<b>Less. Variable Expense</b>			
Milk Sale		60,000	120,000
<b>Total variable Expense (B)</b>		60,000	120,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		60,000	120,000
<b>Less. Fixed Expense</b>			
Food		18,000	36,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Bank Charge		600	1,200
Mobile bill		1,200	2,400
<b>Total fixed Cost (D)</b>		<b>46,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,200</b>	<b>26,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	650,000		650,000
Cow		150,000	150,000
<b>Total</b>	<b>650,000</b>	<b>150,000</b>	<b>800,000</b>

## Source of Finance



■ Entrepreneur's Contribution 650,000

■ Investor's Investment 150,000

■ Total 800,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Product cost	500	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>55,200</b>	<b>662,400</b>	<b>698,400</b>	<b>736,200</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# Cash flow projection on business plan (rec. & Pay)

## Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	662,400	698,400	736,200
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		602,400	1,240,800
	<b>Total Cash Inflow</b>	<b>812,400</b>	<b>1,300,800</b>	<b>1,977,000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>602,400</b>	<b>1,240,800</b>	<b>1,917,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;Baga,Rajshahi.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

