

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



Project identification and prepared by: Mahafuzur Rahaman
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MOFAZZAL
Age	:	01/05/1985(33Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	0 2Son 0 Doughter
No. of siblings:	:	05Brothers 04 Sister
Address	:	Vill: Sreepur P.O: Sreepur P.S: 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	:	AMENA KHATUN
(iii) Father's name	:	ROMAZAN ALI
(iv) GB member's info	:	Branch: Sreepur, Centre # 19 (Female), Member ID: 3895, Group No: 10 Member since: 29/03/2000 to 2010(10Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000/- Outstanding Loan: BDT 0/-
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.)	:	Nil
Business Experiences and Training Info	:	5 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.	:	01987017599
Family's Contact No.	:	01957930382
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

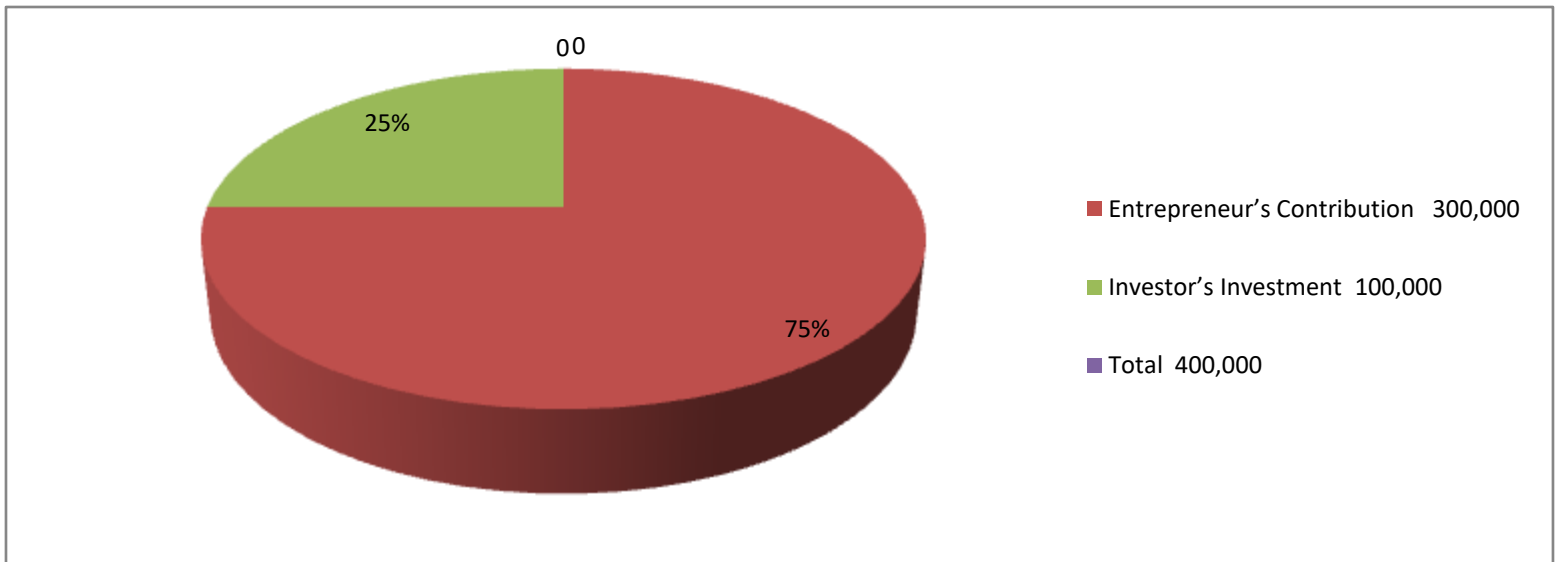
Proposed Nobin Udyokta Business Info4

Business Name	:	AMENA DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3,000	90,000	1,080,000
	3,000	90,000	1,080,000
Total Sales(A)			
Less Variable Expense (B)	2,550	76,500	918,000
Straw, Bran, Medicine etc	2,550	76,500	918,000
Total Variable Expense	450	13,500	162,000
Contributon Margin (CM) [C=(A-B)]			
Less Fixed Expense		0	0
Rent		200	2,400
Electric Bill		200	2,400
Transportaion		5000	60,000
Salary (Self)		0	0
Salary (Staff)		200	2,400
Entertainment		0	0
Guard		0	0
Generator		500	6,000
Mobile Bill		6,100	73,200
Total Fixed Cost (D)		7,400	88,800
Net Profit (E)= [C-D]	3,000	90,000	1,080,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	100,000	100,000	100,000
Calf	3	25,000	50,000			0	
Cow	1	75000	75000				
			300000			100,000	100000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3,500	105,000	1260000	1323000	1389150
	0	3,500	1260000	1323000	1389150
Total Sales(A)					
Less Variable Expense (B)	2,800	84,000	1008000	1058400	1111320
Straw, Bran, Medicine etc	2,800	84,000	1008000	1058400	1111320
Total Variable Expense	700	21,000	252000	264600	277830
Contributon Margin (CM) [C=(A-B)]					
Less Fixed Expense		0	0	0	0
Rent		300	3,600	7,500	8,000
Electric Bill		200	2,400	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		0	0	0	0
Salary (Staff)		200	2,400	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		300	3,600	5,000	5,300
Mobil Bill		6,000	72,000	103,000	104,300
Total Fixed Cost (D)		15,000	180,000	161,600	173,530
Net Profit (E)= [C-D]			20,000	20,000	20,000
Investment Pay Back	3,500	105,000	1260000	1323000	1389150

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	100,000		
1.2	Net Profit	201,600	184,280	197,344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		231,600	395,880
	Total Cash Inflow	301,600	415,880	593,224
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	231,600	395,880	573,224

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

