

Proposed NU Business Name : Ashrafal Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Ashraful Islam Vill: Bottoyol, Post: Boria, Upazilla : Kushtia, District: Kushtia
Age	: 31 Years
Marital status	: Married
No. of siblings:	: 1 (one) brother and 2 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Alia Khatun : Md. Nurul Islam : Branch: Alampur, Group # 03, Centre # 54/M, Loan no.: 5216, Member since: 2004, First loan: Tk. 4,000, Existing loan: 1,00,000, Outstanding: 60,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Nobin Udyokta (The entrepreneur himself) : No : Nil : Nil : Nil
Education, till to date	: BBA

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business (cow fattening)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He got 7 years practical experience in this business. Before he used to do cow fattening but now he wants to switch in dairy farm.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722637856
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 4,000 (Four thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name 0	:	Ashraful Dairy Farm
Address/ Location	:	Bothtyal, Kushtia
Total Investment	:	BDT 5,40,000
Financing	:	Self financing: BDT 2,40,000 (of cow shade value BDT. 150,000/-) Required Investment: BDT 3,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 1,20,000/- each; ➤ Milk production is estimated to be 10 lit./per day/cow. ➤ Feeding cost of each cow= BDT 140/day/cow; ➤ Estimated selling price of milk = BDT 40/ Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is November, 2014.

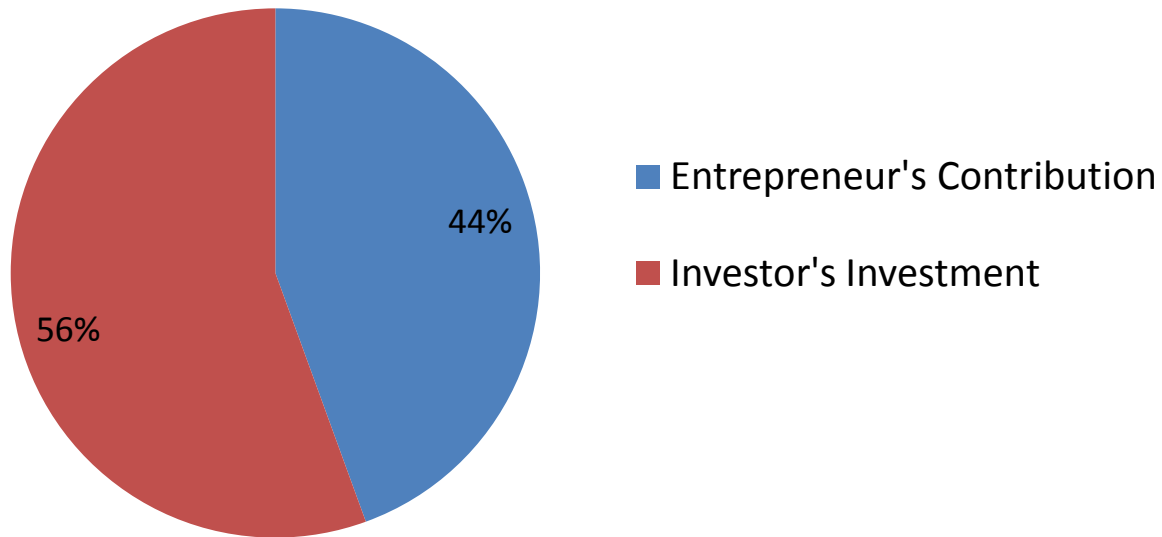
PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/Property (BDT (1)	Proposed (BDT) (2)	Total Project Cost (BDT) (1)+(2)
Investments in different categories:			
Cow Shade	150,000	0	150,000
Cow	0	360,000	360,000
Water Supply Motor		15,000	15,000
Electrical fittings		5,000	5,000
Cow feeding Appliance		5,000	5,000
Others		5,000	5,000
Total Capital	150,000	390,000	540,000

Note: I used to do cow fattening but I have sold all the cow before Eid and now I want to switch in dairy farm from fattening.

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution (including cow shade BDT. 150,000)	240,000	44
Investor's Investment	300,000	56
Total Investment	540,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	1200	36,000	336,000	1,320	39600	369,600	1452	43,560	406,560
Calves Sales			45000			60000			75000
Cow Dung Sales	30	900	10950	30	909	11060	31	918	11170
(A) Total Revenue	1230	36900	391950	1350	40509	440660	1483	44478	492730
Less: Cost of sales									
(B) Cost of Sales (cow food)	420	12600	153300	441	13230	160965	463	13892	169013
Gross profit (GP) [C=(A-B)]	810	24300	238650	851	25515	250583	893	26791	263112
Less: Operating Costs:									
Electricity bill		500	6000		500	6000		550	6600
Transportation		400	4800		450	5400		500	6000
Doctors and Medicine			12000			12600	0	0	13230
Repair & Maintenance		500	6000		500	6000		550	6600
Mobile bill (SMS & Reporting inclusive)		350	4200		350	4200		370	4440
Ownership Transfer Fee (Quarterly)			20000			20000			20000
Proposed salary-self		4000	48000		4000	48000		4500	54000
Other Expenses		100	1200		100	1200		150	1800
Non Cash Item:									
Depreciation Expenses		2000	24000		2000	24000		2000	24000
Total Operating Cost (D)		7850	126200		7900	127400		8620	136670
(C-D) Net Profit:		16450	112450		17615	123183		18171	126442
Retained Income:			112,450			123,183			126,442

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3
Cash inflow				
Opening Balance	0	3000	15,450	67744
Capital Infusion by UDYOKTA	300000			
Capital Infusion by Investor	240000			
Sales	0	391950	440660	492730
Total Receipts	540000	394950	456109.5	560474.595
Cash Outflow:				
Cost of goods sold	360000	153300	160965	169013
Operating expenses	2000	126200	127,400	136670
Fixed Asset	175000			
Return to investor		100000	100000	100,000
Total payment	537000	379500	388365	405683
Closing Balances	3000	15450	67745	154791

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle business;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 32nd SB Design Lab on October
19, 2014 at Yunus Centre

Thank you

Pictures

My Mother and me



Existing Cow Shade



Trade License



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

লাইসেন্স

ক্রমিক নং - 1787

৪ নং বটতেল ইউনিয়ন পরিষদ

লাইসেন্স নং - ৬(৩৭৭)/১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ২২/৯/১৪

দোকান / কোম্পানী / গ্রহীতার নাম : আলফোন ডেইরী ফার্ম

শ্রিতা / স্বামী / মালিকের নাম : মোঃ আলফোন হোসেন

ঠিকানা : বটতেল - হুদাদিয়াপাড়া, বটতেল, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : ডেইরী ফার্ম বৈধ বা বলবৎ থাকার সময় : ২০১৪-২০১৫

লাইসেন্সের মেয়াদ : ৬/১২/১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০ টাকা পয়সা (কথায়) দুইশত টাকা

মোহর



১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০০

২২/৯/১৪
৪নং বটতেল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You