

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



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASADULLAH
Age	:	01/05/1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Borohor , P.O: Amraid-1743, P.S: Kapashia, 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	:	SAHERA KHATUN (JHARNA)
(iii) Father's name	:	LATE FAZAR ALI
(iv) GB member's info	:	Branch:Amraid, Centre # 59 (Female), Member ID: 6472, Group No: 25 Member since: 05-03-2004 to 2012 (08Years) First Loan: BDT 10,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	08 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0188-394722
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHERA KHATUN (JHARNA) joined Grameen Bank since 08 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASADULLAH DAIRY FARM
Location	:	Borohor, Amraid.
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 175,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow, one ox, one heifer, one calf in his farm.▪Average daily milk production is 07 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

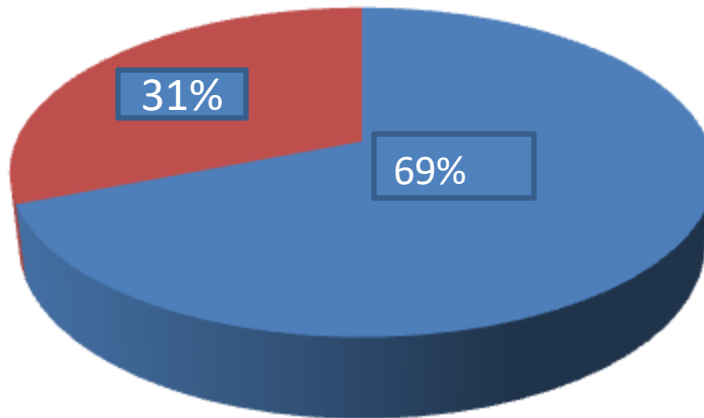
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	1,51,200
Total Sales (A)	420	12,600	1,51,200
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	360	10,800	1,29,600
Less. Fixed Expense			
Electricity		200	2400
Transportation		600	7,200
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,250	75,000
Net Profit (E) [C-D]		4,550	54,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
cow	1	70,000	70,000	1	80,000	80,000	1,50,000
ox	1	30,000	30,000				30,000
heifer	1	55,000	55,000				55,000
calf	1	20,000	20,000				20,000
Total	4		1,75,000	1		80,000	2,55,000

Source of Finance



- Entrepreneur's Contribution- 1,75,000
- Investor's Investment- 80,000
- Total Investment- 2,55,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	2,37,600	2,49,480	2,61,954
Total Sales (A)	660	19,800	2,37,600	2,49,480	2,61,954
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	520	15,600	1,87,200	1,96,560	2,06,388
Less. Fixed Expense					
		200	2,400	2,500	2,600
Transportation		1000	12,000	13,500	14,500
Mobile Bill		350	4,200	4,300	4,500
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,750	81,000	82,700	84,000
Net Profit (E) [C-D]		8,850	1,06,200	1,13,860	1,22,388
Investment Payback			32,000	32,000	32,000

Cash Flow Projection on Business Plan (Rec. & Pay)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,06,200	1,13,860	1,22,388
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		74,200	1,56,060
	Total Cash Inflow	1,86,200	1,88,060	2,78,448
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	74,200	1,56,060	2,46,448

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



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সংরক্ষণের লক্ষ্যে

গ্রামীণ শক্তি সামাদি

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প্রস্তাবিত নবীন উদ্যোক্তা

নাম:

আসমা দুব্রী ডেইরী মার্গ

ঠিকানা:

বঙ্গবন্ধু সড়ক, গাজীপুর প্রকল্প প্রকল্প

সংক্ষিপ্ত জীবন বৃত্তান্ত:

আসমা দুব্রী

জন্ম তারিখ: ০১/০৬/১৯৮৮





FAMILY PICTURE

