

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



Project identification and prepared by: Md. Asadul Haque,
KapashiaUnit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANOWAR
Age	:	10-05-1983 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Borohor, P.O: Amraid, 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	:	AMBIA KHATUN
(iii) Father's name	:	MD. AMIR HOSSAIN
(iv) GB member's info	:	Branch: Borohor, Centre # 59 (Female), Member ID: 6574, Group No: 04 Member since: 05-08-1997 to 2017 (20 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 25,000/- Outstanding Loan: BDT 11,365/-
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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	Yes (Auto Driving)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-914315
Family's Contact No.	:	01916-570229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA KHATUN joined Grameen Bank since 20 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	:	ANOWAR DAIRY FARM
Location	:	Borohor, Amraid.
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,25,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, three calves in his farm.▪Average daily milk production is 7 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

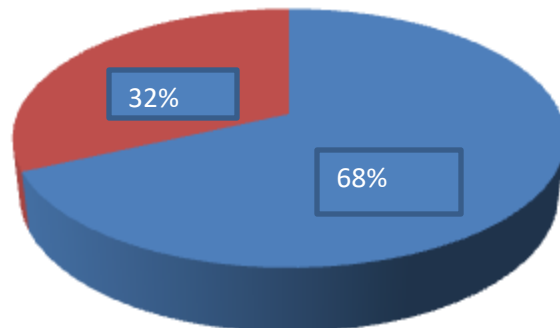
BDT (TK)

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.	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	350	10,500	1,26,000
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5000	60,000
Total fixed Cost (D)		5,950	71,400
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	50,000	50,000	1	60,000	60,000	1,10,000
Calf	3	25,000	75,000				75,000
Total	4		1,25,000	1		60,000	1,85,000

Source of Finance



■ Entrepreneur's Contribution- 1,25,000

■ Investor's Investment- 60,000

■ Total Investment- 1,85,000

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.	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	480	14,400	1,72,800	1,81,440	1,90,512
Less. Fixed Expense					
Transportation		700	8,400	9,500	10,500
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,800	1,800
Salary (self)		5000	60,000	60,000	60,000
Total Fixed Cost		6,200	74,400	75,700	76,800
Net Profit (E) [C-D]		8,200	98,400	1,05,740	1,13,712
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	98,400	1,05,740	1,13,712
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74,400	1,56,140
	Total Cash Inflow	1,58,400	1,80,140	2,69,852
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	74,400	1,56,140	2,45,852

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



শ্রমিক শক্তি
সামাজিক চর্চা

১০

গ্রামীণ শক্তি সামাজিক ব

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

নাম: আমোয়ার ডেইরি ফার্ম

র নাম: বঙ্গদামিয়া, গাওঁপুর প্রকল্প প্রস্তাব গ্রহণের

র সংক্ষিপ্ত জীবন বৃত্তান্ত:

পিতা: আমোয়ার

৬৪

জন্ম তারিখ: ২০/০৫/১৯৮৬

জাতীয়

যোগ্যতা: ৫৬ শ্রেণী





FAMILY PICTURE

