

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



Project identification and prepared by: Md . Anowar Hossain,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	21-07-1996(21Years)
Marital status	:	Unmarried
Education,till to day	:	H.S.C
Children	:	Nil
No. of siblings:	:	01 Brother &01 Sister.
Address	:	Vill: Gokul P.O Gokul P.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST .AMBIYA BEGUM
(iii) Husband's name	:	MD. ABU BOKKOR SIDDIK
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 07(Female), Member ID:7206 Group No: 10 Member since: 22-03-2012(20Years) First loan: BDT 10,000 /-, Existing loan: BDT 25000/- Outstanding loan: 21329/-
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	:	05 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.	:	01771-376997
Father's Contact No.	:	01740-387613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	AMBIYA DAIRY FARM
Location	:	: Gokul ,Bogra.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50 % Required Investment BDT 50,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 4000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

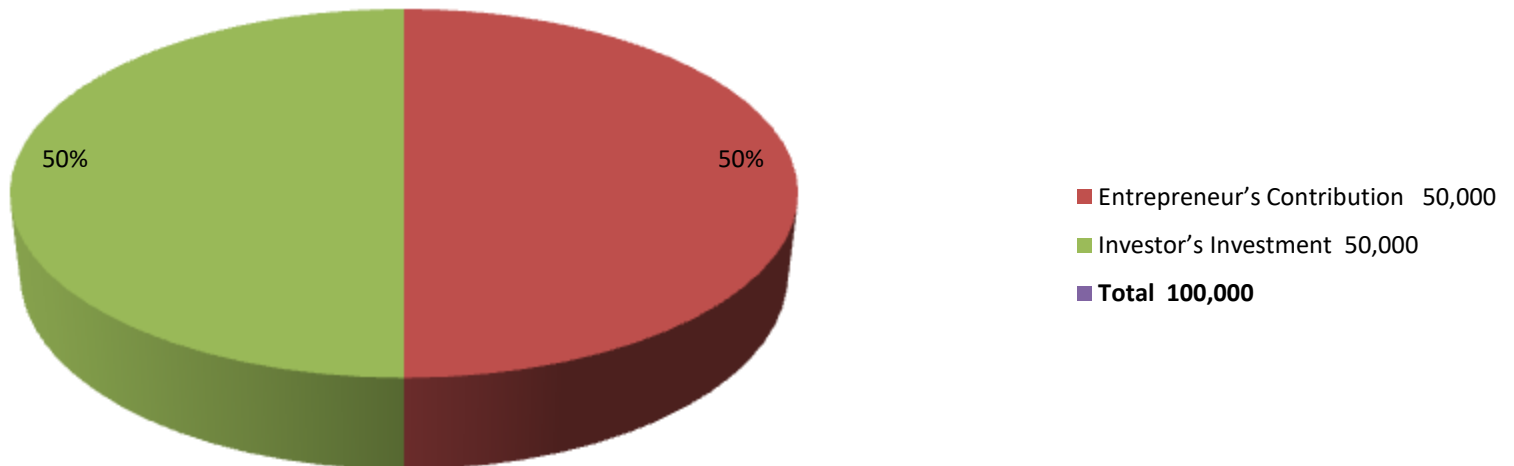
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
House rant			0
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		2,100	25,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	50,000	50,000	1	50,000	50,000	100,000
Haifer		0	0	0	0	0	0
Bllu	0	0	0	0	0	0	0
Total	1	50000	50000	1	50000	50000	100000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		5,700	68,400	74,700	81,315
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	74,700	81,315
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		48,400	103,100
	Total Cash Inflow	118,400	123,100	184,415
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	48,400	103,100	

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gokul,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE