

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



Project identification and prepared by: Mst.Mahfuja khatun  
Sokhipur.

Project verified by: Md.Shamsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AMIR HAMJA</b>
Age	:	01-01-1982 (35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Sonarchala P.O: kochua P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>LET.MST HASNA KHATUN</b>
(iii) Father's name	:	<b>MD.BAHAR UDDIN</b>
(iv) GB member's info	:	Branch :Kochua,Sokhipur Centre 3 (Female), Member ID: 6073/2 , Group No: 09 Member since: 1990-2001(11years) First loan: BDT 3000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 0
(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.)	:	Yes
Business Experiences and Training Info	:	03 experience in running business. 03 Years in own business He has 03 years training.
Other Own/Family Sources of Income	:	Autocar
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790436461
Family's Contact No.	:	01824914710
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LET. HASNA KHARUN** joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

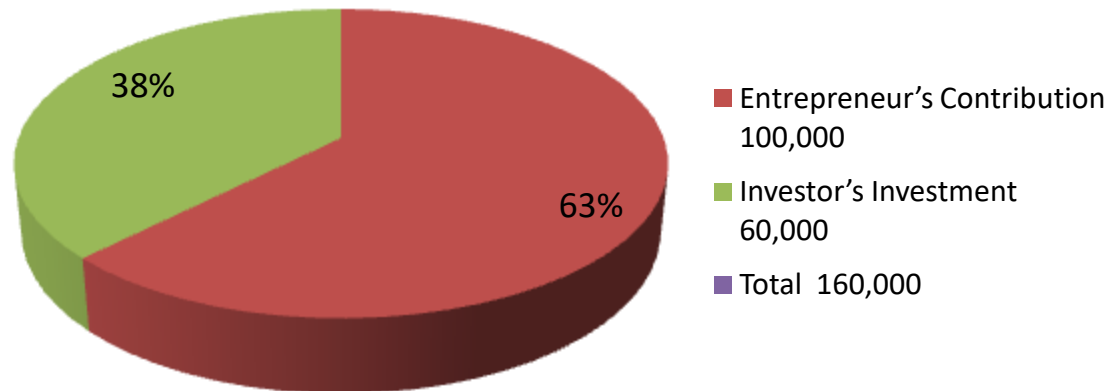
Business Name	:	<b>AMBIYA DAIRY FARM</b>
Location	:	Kochua
Total Investment in BDT	:	BDT 158,000/-
Financing	:	Self BDT 108,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ftx 12 ft=240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow and one calf &amp; One Ox in his farm.</li><li>▪Average daily milk production is 5 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Boro Chowna.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow and Calf	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
cow and Calf	67	2016	24192
Total Variable Expense	67	2016	24192
Contribution Margin (CM) [C=(A-B)]	413	12384	148608
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportation		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		800	9600
Total Fixed Cost (D)		9100	109200
Net Profit (E)= [C-D]		3284	39408

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	48,000	48,000	1	50,000	50,000	98,000
Calf	1	25,000	25,000			0	25,000
ox	1	35,000	35,000			0	35,000
	3	0	108,000	1	50,000	50,000	158,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cow and Calf	800	24000	288000	302400	317520
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	112	3360	40320	42336	44453
<b>Total Variable Expense</b>	<b>112</b>	<b>3360</b>	<b>40320</b>	<b>42336</b>	<b>44453</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>688</b>	<b>20640</b>	<b>247680</b>	<b>260064</b>	<b>273067</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		2,500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		800	9600	9700	9800
<b>Total Fixed Cost (D)</b>		<b>9100</b>	<b>109200</b>	<b>111100</b>	<b>113075</b>
<b>Net Profit (E)= [C-D]</b>		<b>11540</b>	<b>138480</b>	<b>145404</b>	<b>152674</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138,480	145404	152674.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118480	243884
	<b>Total Cash Inflow</b>	<b>188,480</b>	<b>263,884</b>	<b>396,558</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118,480</b>	<b>243,884</b>	<b>376,558</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 3 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

