

## Proposed NU Business Name: **AFIYA DAIRY FARM**



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Project verified by: MD. Siddikur Rahman



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MST. AFIYA BEGUM</b>   |
| Age  | : | 04-06-1990(27 Years)  |
| Education, till to date                          | : | Class 5   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Son   |
| No. of siblings:                                 | : | 1 Brother 2 Sisters   |
| Address  | : | Vill:Kayetpara P.O: Bormi : Sreepur 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                               | : | <b>MST. FAZILA</b>  |
| (iii) Father's name                              | : | <b>MD. ABDUL AOWAL</b>  |
| (iv) GB member's info                            | : | Branch:Bormi ,Sreepur , Centre # 45(Female),<br>Member ID: 1391/1 Group No: 02<br>Member since: 1999-2002( 13 Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT:20000, Outstanding loan: BDT:0   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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 of other business.10 Years experience in own business.<br>He has No training. |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01759152302  |
| Mother's Contact No.  | : | -  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail                            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FAZILA** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

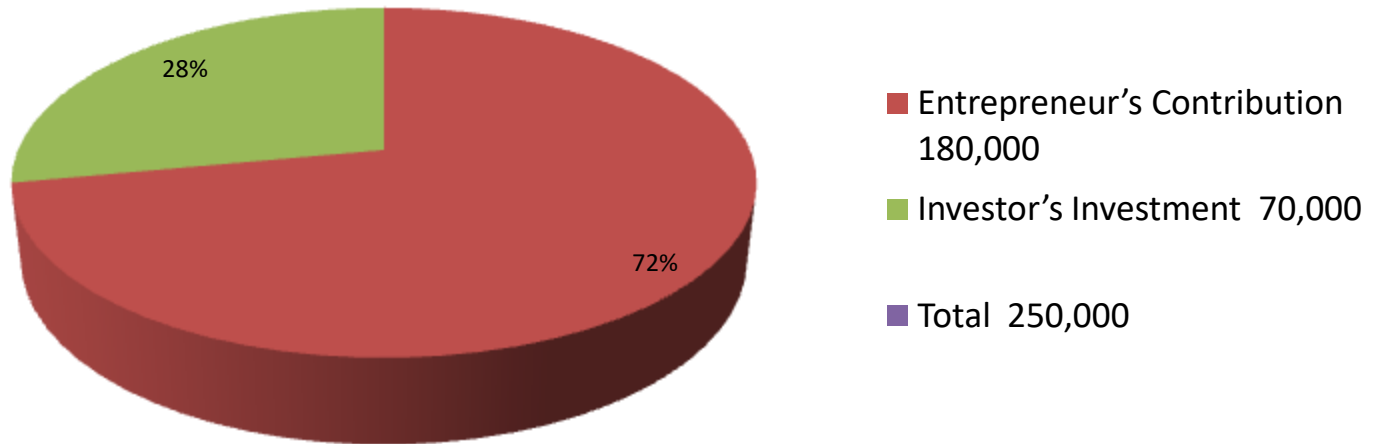
# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>AFIYA DAIRY FARM</b>  |
| Location  | : | kayetpara  |
| Total Investment in BDT                           | : | BDT 250,000/-  |
| Financing   | : | Self BDT 180,000/-(from existing business) 72%<br>Required Investment BDT 70,000/-(as equity) 28%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 10 ft x 15ft=150 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 4 cows .</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Agreed grace period is 3 months.</li></ul> |

| Existing                          |       |         |        |
|-----------------------------------|-------|---------|--------|
| Particular                        | Daily | Monthly | Yearly |
| Revnuce (Sale)                    |       |         |        |
| Cow                               | 660   | 19800   | 237600 |
|                                   |       | 0       | 0      |
| Total Sales(A)                    | 660   | 19800   | 237600 |
| Less Variable Expense (B)         |       |         | 0      |
| Cow                               | 92    | 2772    | 33264  |
| Total Variable Expense            | 92    | 2772    | 33264  |
| Contributon Margin (CM) [C=(A-B)] | 568   | 17028   | 204336 |
| Less Fixed Expense                |       |         |        |
| Rent                              |       | 0       | 0      |
| Electric Bill                     |       | 700     | 8400   |
| Transportaion                     |       | 500     | 6000   |
| Salary (Self)                     |       | 5000    | 60000  |
| Salary (Staff)                    |       | 0       | 0      |
| Entertainment                     |       | 200     | 2400   |
| Guard                             |       | 0       | 0      |
| Generator                         |       | 0       | 0      |
| Mobile Bill                       |       | 500     | 6000   |
| Total Fixed Cost (D)              |       | 6900    | 82800  |
| Net Profit (E)= [C-D]             |       | 10128   | 121536 |

| Investment Breakdown |          |            |              |          |            |              |                |
|----------------------|----------|------------|--------------|----------|------------|--------------|----------------|
| Particulars          | Existing |            |              | Proposed |            |              |                |
|                      | Qty.     | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| cow                  | 4        | 45000      | 180000       | 1        | 70000      | 70,000       | 250,000        |
|                      | 4        | 45000      | 180,000      | 1        | 70000      | 70,000       | 250000         |

## Source of Finance



## Financial Projection (BDT)

| Particular                               | Daily       | Monthly      | Year -1       | Year-2        | Year-3         |
|--|-------------|--------------|---------------|---------------|----------------|
| <b>Revenue(Sales)</b>                    |             |              |               |               |                |
| Cow                                      | 1200        | 36000        | 432000        | 453600        | 476280         |
| <b>Total Sales(A)</b>                    | <b>1200</b> | <b>36000</b> | <b>432000</b> | <b>453600</b> | <b>476280</b>  |
| <b>Less Variable Expense (B)</b>         |             |              |               |               |                |
| <b>Straw, Bran, Medicine etc</b>         | <b>168</b>  | <b>5040</b>  | <b>60480</b>  | 63504         | <b>66679</b>   |
| <b>Total Variable Expense</b>            | <b>168</b>  | <b>5040</b>  | <b>60480</b>  | <b>63504</b>  | <b>66679</b>   |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1032</b> | <b>30960</b> | <b>371520</b> | <b>390096</b> | <b>409601</b>  |
| <b>Less Fixed Expense</b>                |             |              |               |               |                |
| Rent                                     |             | 0            | 0             | 0             | 0              |
| Electric Bill                            |             | 700          | 8400          | 100800        | 1209600        |
| Transportaion                            |             | 500          | 6000          | 6300          | 6615           |
| Salary (Self)                            |             | 5000         | 60000         | 60000         | 60000          |
| Salary (Staff)                           |             | 0            | 0             | 0             | 0              |
| Entertainment                            |             | 200          | 2400          | 2400          | 2400           |
| Guard                                    |             | 0            | 0             | 0             | 0              |
| Generator                                |             | 0            | 0             | 0             | 0              |
| Mobile Bill                              |             | 500          | 6000          | 0             | 0              |
| <b>Total Fixed Cost (D)</b>              |             | <b>6900</b>  | <b>82800</b>  | <b>169500</b> | <b>1278615</b> |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>24060</b> | <b>288720</b> | <b>303156</b> | <b>318314</b>  |
| <b>Investment Pay Back</b>               |             |              | <b>28,000</b> | <b>28,000</b> | <b>28,000</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                   | 70,000              |                     |                     |
| 1.2         | Net Profit  | 288,720             | 303156              | 318313.8            |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 260720              | 535876              |
|             | <b>Total Cash Inflow</b>                          | <b>358,720</b>      | <b>563,876</b>      | <b>854,190</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 70,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 28000               | 28000               | 28000               |
|             | <b>Total Cash Outflow</b>                         | <b>98,000</b>       | <b>28,000</b>       | <b>28,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>260,720</b>      | <b>535,876</b>      | <b>826,190</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

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







