

Proposed NU Business Name: **ASADUL ISLAM DAIRY FARM**



Project identification and prepared by: Monoranjon,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD ASADUL IALAM</b>   |
| Age  | : | 09-07-1995 (22 Years)  |
| Education, till to date                          | : | S.S.C  |
| Marital status                                   | : | Married  |
| Children   | : | -  |
| No. of siblings:                                 | : | 01 Brother 04 Sister   |
| Address  | : | Vill: Vortacharjer bag P.O: : Ponchosar, P.S Munshiganj Dist: munshiganj   |
| 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>SELINA BEGUM</b>  |
| (iii) Father's name                              | : | <b>ABDUL KADER DHALI</b>   |
| (iv) GB member's info                            | : | Branch: : Ponchosar Centre # 37 (Female),<br>Member ID: 3888/1, Group No: 01<br>Member since: 20-05-2002 (15 Years)<br>First loan: BDT 4,000/-<br>Existing loan: BDT 10,000/- Outstanding loan: BDT 10,000/- |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Mother   |
| (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.) | : | Nil  |
| Business Experiences and Training Info  | : | Two years experience in running business.<br>He has training two years |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01997-148055   |
| Mother's Contact No.  | : | 01991-037885   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELINA BEGUM** joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>ASADUL ISLAM DAIRY FARM</b>   |
| Location  | : | Vatacharjerbag, Ponchosar, Munshiganj  |
| Total Investment in BDT                           | : | BDT 5,80,000/-   |
| Financing   | : | Self BDT 500,000(from existing business) 86 %<br>Required Investment BDT 80,000(as equity) 14 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 12 ft x 10 ft= 120 square ft   |
| Security of the shop                              | : | Nil  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow</li><li>▪Average 08-09 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Munshiganj, Rikabi bazar.</li><li>▪Agreed grace period is 3 months.</li></ul> |

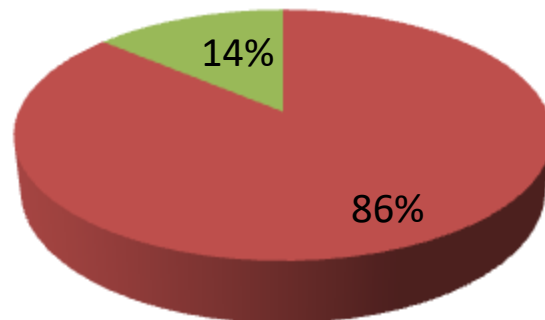
## Existing Business (BDT)

| Particular                                | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |
| Milk (08*50)                              | 400        | 12,000        | 144,000        |
| <b>Total Sales (A)</b>                    | <b>400</b> | <b>12,000</b> | <b>144,000</b> |
| <b>Less. Variable Expense</b>             |            |               |                |
| Straw, Bran, Medicine etc                 | 100        | 3,000         | 36,000         |
| <b>Total variable Expense (B)</b>         | <b>100</b> | <b>3,000</b>  | <b>36,000</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>300</b> | <b>9,000</b>  | <b>108,000</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |
| Electricity Bill                          |            | 200           | 2,400          |
| Mobile Bill                               |            | 300           | 3,600          |
| Transport                                 |            | 300           | 3,600          |
| Salary (self)                             |            | 5,000         | 60,000         |
| <b>Total fixed Cost (D)</b>               |            | <b>5,800</b>  | <b>69,600</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>3,200</b>  | <b>38,400</b>  |

## Investment Breakdown

| Existing     |          |            |                | Proposed |            |               |                |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars  | Qty.     | Unit Price | Amount (BDT)   | Qty.     | Unit Price | Amount (BDT)  | Proposed Total |
| Cow          | 4        | 100,000    | 400,000        | 1        | 80000      | 80,000        | 80,000         |
| Colf         | 2        | 50,000     | 100,000        |          |            |               |                |
| <b>Total</b> | <b>3</b> |            | <b>500,000</b> | <b>1</b> |            | <b>80,000</b> | <b>80,000</b>  |

## Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 80,000
- Total 580,000

## Financial Projection (BDT)

| Particular                               | Daily      | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|--|------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                   |            |               |                |                |                |
| Milk (10 x 50)                           | 500        | 15,000        | 180,000        | 189,000        | 198,450        |
| Calf Sale                                |            |               | 25,000         | 25,000         | 25,000         |
| <b>Total Sales (A)</b>                   | <b>500</b> | <b>15,000</b> | <b>205,000</b> | <b>214,000</b> | <b>223,450</b> |
| <b>Less. Variable Expense</b>            |            |               |                |                |                |
| Straw, Bran, Medicine etc                | 100        | 3,000         | 36,000         | 37,800         | 39,690         |
| <b>Total variable Expense (B)</b>        | <b>100</b> | <b>3,000</b>  | <b>36,000</b>  | <b>37,800</b>  | <b>39,690</b>  |
| <b>Contribution Margin (CM) [C=(A-B)</b> | <b>400</b> | <b>12,000</b> | <b>169,000</b> | <b>176,200</b> | <b>193,760</b> |
| <b>Less. Fixed Expense</b>               |            |               |                |                |                |
| Electricity Bill                         |            | 200           | 2,400          | 2,500          | 2,600          |
| Mobile Bill                              |            | 300           | 3,600          | 3,700          | 3,800          |
| Transport                                |            | 300           | 3,600          | 3,600          | 3,600          |
| Salary (self)                            |            | 5,000         | 60,000         | 60,000         | 60,000         |
| <b>Total Fixed Cost</b>                  |            | <b>5,800</b>  | <b>69,600</b>  | <b>69,800</b>  | <b>70,000</b>  |
| <b>Net Profit (E) [C-D)</b>              |            | <b>6,200</b>  | <b>99,400</b>  | <b>106,400</b> | <b>123,760</b> |
| <b>Investment Payback</b>                |            |               | <b>32,000</b>  | <b>32,000</b>  | <b>32,000</b>  |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   | Year 3 (BDT)   |
|----------|---|----------------|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |                |
| 1.1      | Investment Infusion by Investor                   | 80,000         |                |                |
| 1.2      | Net Profit  | <b>99,400</b>  | <b>106,400</b> | <b>123,760</b> |
| 1.3      | Depreciation (Non cash item)                      |                |                |                |
| 1.4      | Opening Balance of Cash Surplus                   |                | 67,400         | 141,800        |
|          | <b>Total Cash Inflow</b>                          | <b>179,400</b> | <b>173,800</b> | <b>265,560</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                |
| 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         |
|          | <b>Total Cash Outflow</b>                         | <b>112,000</b> | <b>32,000</b>  | <b>32,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>67,400</b>  | <b>141,800</b> | <b>233,560</b> |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

