

## Proposed NU Business Name: ASHA DAIRY FARM



Project identification and prepared by: Md. Mahfujur Rahman

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>KAMRUNNAHAR AKTER ASHA</b>
Age	:	17-04-1998(19 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	
No. of siblings:	:	4 Brother
Address	:	Vill:Shreepur P.O:Shreepur P.S:Shreepur Dist:Gajipur
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>SHAPLA AKTER SRITI</b>
(iii) Father's name	:	<b>KAFIL UDDIN</b>
(iv) GB member's info	:	Branch:Tangra, shreepur, Centre 65(Female), Member ID: 8041, Group No: 11 Member since: 2000( 17Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan:0 Outstanding loan:
(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	:	08 years experience in running business. She has no Month training.
Other Own/Family Sources of Income	:	Job
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956417748
Family's Contact No.	:	01937427106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAPLA AKTER SRITI** Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHA DAIRY FARM</b>
Location	:	Shreepur, Gazipur
Total Investment in BDT	:	BD 220,000=/ 
Financing	:	Self BDT 150,000(from existing business) 68% Required Investment BDT 70,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪he has 3 cow in his farm.</li><li>▪Average Daily milk production is 12 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from shreepur.</li><li>▪Agreed grace period is 3 months..</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Cow,Milk	600	18000	216000
	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Variable Expense (B)</b>			0
Straw, Bran, Medicine etc	84	2520	30240
<b>Total Variable Expense</b>	<b>84</b>	<b>2520</b>	<b>30240</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>516</b>	<b>15480</b>	<b>185760</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8780</b>	<b>105360</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow,Milk	1200	36000	432000	453600	476280
	0	0	0	0	0
<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>					
Straw, Bran, Medicine etc	168	5040	60480	63504	66679
<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		500	6000	6300	6600
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
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>81100</b>	<b>81815</b>
<b>Net Profit (E)= [C-D]</b>		<b>24260</b>	<b>291120</b>	<b>305676</b>	<b>320960</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)

Cash flow projection on business plan (rec. & Pay)				
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	291,120	305676	320959.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263120	540796
	<b>Total Cash Inflow</b>	<b>361,120</b>	<b>568,796</b>	<b>861,756</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>263,120</b>	<b>540,796</b>	<b>833,756</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 08Years  
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





