

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



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD ABDULLAH AL-MASUD HIRA
Age	:	26-01-1995 (23 Years)
Education, till to date	:	B.Sc.
Marital status	:	Married
Children	:	01 Daughter,
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGUM
(iii) Father's name	:	MD BADSHA MIA
(iv) GB member's info	:	Branch: Ashulia, Centre # 01 (Female), Member ID: 1004, Group No: 01 Member since: 08/11/2001 (17 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 5,00,000/-, Outstanding loan: 2,50,000 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Dairy Farm Business
Business Experiences and Training Info	:	10 years experience in running business. 9 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-054148
Family's Contact No.	:	01713-520930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	ASHA DAIRY FARM
Location	:	Zinjira, Birulia, Saver, Dhaka.
Total Investment in BDT	:	BDT 11,50,000/-
Financing	:	Self BDT 10,00,000(from existing business) 87% Required Investment BDT 1,50,000 (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25 ft. x 100 ft. = 2500 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Dairy Farm Business.▪The business is operating by entrepreneur. Existing 02 Employees.▪The business is Own Place.▪Collects goods from Jamalpur, Sherpur.▪Agreed grace period is 3 months.

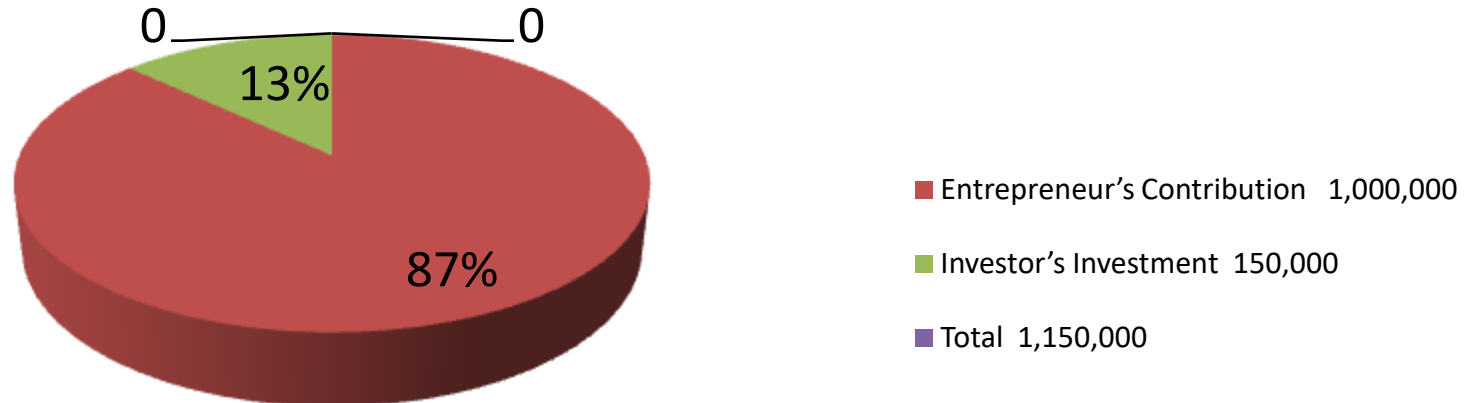
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Milk item	600	18000	216000
Total variable Expense (B)	600	18000	216000
Contribution Margin (CM) [C=(A-B)]	2,400	72000	864000
Less Variable Expense			
Rent		0	0
Electricity bill		2000	24000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff) 02		18000	216000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		28,600	343200
Net Profit (E)= [C-D]		43,400	520800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	10	1,00,000	10,00,000	2	15,000	1,50,000	11,50,000
Total	0	0	10,00,000			1,50,000	11,50,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less Variable Expense					
Parts item	700	21000	252000	264600	277830
			0		
Total variable Expense (B)	700	21000	252000	264600	277830
Contribution Margin (CM) [C=(A-B)	2,800	84000	1008000	1058400	1111320
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		2100	25200	25700	26200
Transportation		3,100	37200	37,700	38200
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		18000	216000	216000	216000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		29,000	348,000	349,100	350200
Net Profit (E)= [C-D]		55000	660000	709,300	761120
Investment Payback			60.000	60.000	60.000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	660,000	709,300	761120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		600,000	1249300
	Total Cash Inflow	810000	1309300	2010420
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	600,000	1249300	1950420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Zinjira, Birulia, Saver,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures











