

Proposed NU Business Name: ALAMIN DAIRY FARM



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALAMIN MIAH
Age	:	11-03-1993 (24 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Sisters 2 Brothers
Address	:	Vill: paratek P.O: Nagori P.S: Kalignj 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	:	MARIAM BEGUM
(iii) Father's name	:	MD. AZGOR MIAH
(iv) GB member's info	:	Branch : Nagori,Kaliganj Centre 05 (Female), Member ID: 1224 , Group No: 02 Member since:20-03-1990-2018(28 years) First loan: BDT 2000
Further Information:		Existing loan: BDT 70,000, 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.)	:	No
Business Experiences and Training Info	:	6 years experience in running business.06 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783482363
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MARIAM BEGUM joined Grameen Bank since 28 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

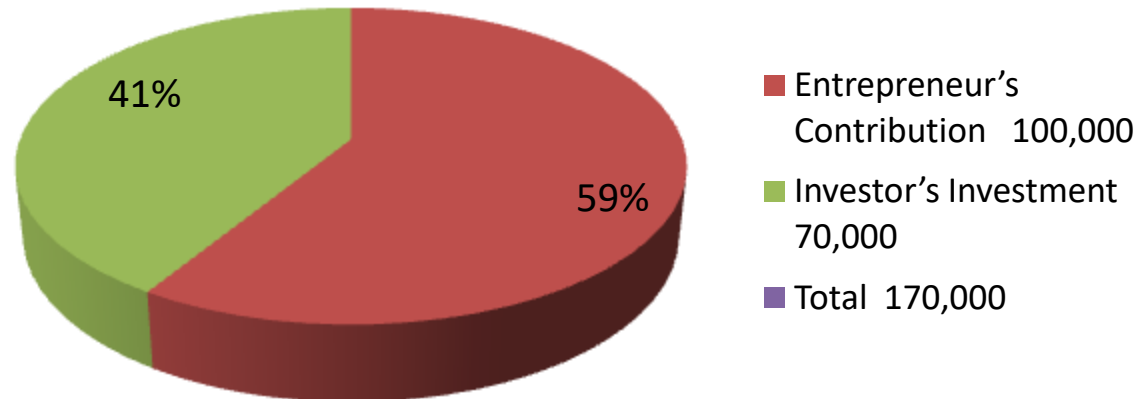
Business Name	:	ALAMIN DAIRY FARM
Location	:	PARArTEK, Manikpur
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10ft= 100square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –1 Cow, calf 1.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
mlkk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
mlkk	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		2288	27456

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cows	1	80000	80000	1	70000	70,000	150,000
	0	0	0			0	0
calf	1	20000	20000				20,000
							0
	2	100000	100,000	1	70000	70,000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		700	8400	0	0
Total Fixed Cost (D)		7000	84000	115800	591630
Net Profit (E)= [C-D]		10028	120336	126352.8	132670
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	120,336	126352.8	132670.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92336	190688.8
	Total Cash Inflow	190,336	218,689	323,359
2	Cash Outflow			
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
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	92,336	190,689	295,359

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

