

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



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKHI AKTER
Age	:	29-01-1991(27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 son 02 daughters
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: khilgaon P.O khilgaon P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAZERA BEGUM
(iii) Father's name	:	MD AMINUL ISLAM
(iv) GB member's info	:	Branch: Esapura, Centre# 57 (Female), Member ID: 2023, Group No: 08 Member since:05-05-2004(13Years) First loan: BDT 2,000/- Existing loan :200,000/- Outstanding loan:96,580/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	07 years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	001739-077045
Family's Contact No.	:	01728-578351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKHI DAIRY FARM
Location	:	Hironer khilgaon,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 270,000/- (from existing business)77% Required Investment BDT 80,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 6 ft= 72 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk,calf,caw etc. ▪Average 50% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

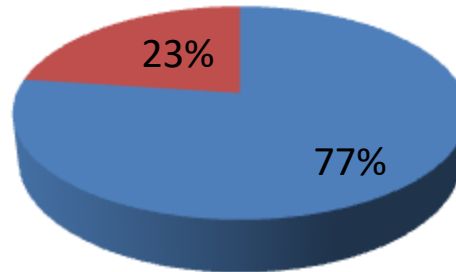
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk,calf,caw etc.	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk,calf,caw etc.	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	120000	240000		1	80000	80,000	320,000
calf	1	30000	30000		0	0	0	30,000
Total			270000			80000	80,000	350,000

Source of finance

■ Entrepreneur investment 270,000 ■ Investore investment 80,000 ■ Total investment 350,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk,calf,caw etc.	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Milk,calf,caw etc.	210	6,300	75,600	79,380	83,349
Total variable Expense (B)	210	6,300	75,600	79,380	83,349
Contribution Margin (CM) [C=(A-B)]	490	14,700	176,400	185,220	194,481
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,200	62,400	62,520	62,646
Net Profit (E) [C-D]		9,500	114,000	122,700	131,835
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	114,000	122,700	131,835
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		82,000	172,700
	Total Cash Inflow	194,000	204,700	304,535
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	82,000	172,700	272,535

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
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

