

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



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AMENA
Age	:	02-07-1989(29Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MOMENA
(iii) Father's name	:	MD. ROFIZ
(iv) GB member's info	:	Branch: Kachuya, Centre # 36 (Female), Member ID: 3593, Group No: 02 Member since:01-01-2005(12 Years) First loan: BDT 6,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT -
Further Information:		
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	07 years of business experience. 07 years experience in running business. Yes, He has 07 years training
Other Own/Family Sources of Income	:	Yes, he has a auto car.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-708316
Mother's Contact No.	:	01798-340246
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMENA joined Grameen Bank since 12 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AMENA DAIRY FARM
Location	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	28 ft x 11 ft= 308 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Borchana in Tangail.▪Agreed grace period is 3 months.

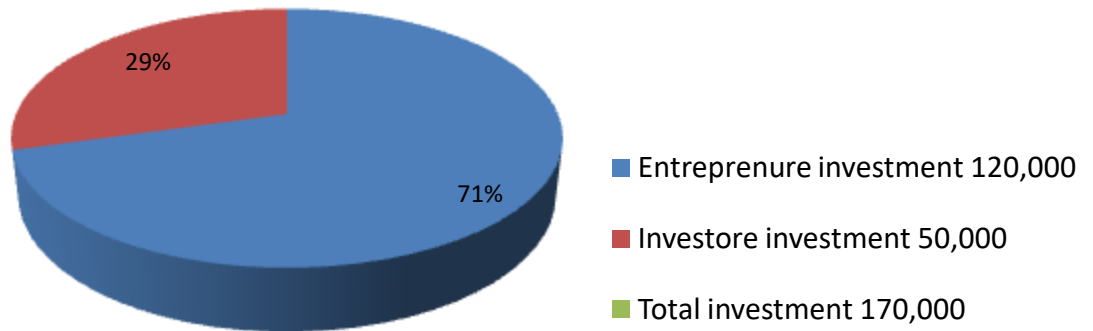
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Milk	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		7,700	92,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	45000	90000	Cow	1	50000	50,000	140,000
Calf	2	15000	30000		0	0	0	30,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			120000			50000	50,000	170,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	2,000	60,000	720,000	756,000	793,800
		0	0	0	0
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense		0	0	0	0
	1,400	42,000	504,000	529,200	555,660
Total variable Expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		5,800	69,600	73,080	76,734
Net Profit (E) [C-D]		12,200	146,400	153,720	161,406
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	146,400	153720	161406
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		126400	260120
	Total Cash Inflow	196,400	280,120	421,526
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	126,400	260,120	401,526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 07 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







