

## Proposed NU Business Name: **ASIF IKBAL DAIRY FARM**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. RAHUL AMIN</b>
Age	:	13-04-1986(31 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Jadobpur ;P.O: Barbary, 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	:	<b>RAJIYA</b>
(iii) Father's name	:	<b>MD. MOJNU MIHA</b>
(iv) GB member's info	:	Branch: Jadobpur, Centre # 5(Female), Member ID: 1627, Group No: 05 Member since:01-01-2003(15Years) First loan: BDT 5,000/-                      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	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	01736-147774
Mother's Contact No.	:	01918-351075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAJIYA** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASIF IKBAL DAIRY FARM</b>
Location	:	Vill: Jadobpur ;P.O: Barbary, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,30,000
Financing	:	Self BDT 2,50,000 (from existing business) 76% Required Investment BDT 80,000(as equity) 24%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	30 ft x 30 ft= 900 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The Farm is won.</li><li>▪Collects goods from Naksala in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

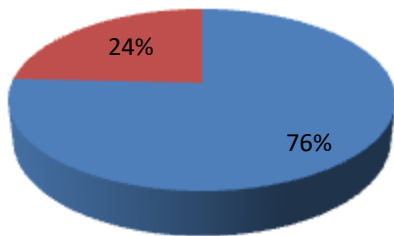
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Milk	1,750	52,500	630,000
<b>Total variable Expense (B)</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		300	3,600
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>16,200</b>	<b>194,400</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	3	60000	180000	Cow	1	80000	80,000	260,000
Ox	1	70000	70000		0	0	0	70,000
	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
	0	0	0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			250000			80000	80,000	<b>330,000</b>

## Source of finance



- Entrepreneur investment 250,000
- Investor investment 80,000
- Total investment 330,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk	3,500	105,000	1,260,000	1,323,000	1,389,150
		0	0	0	0
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Less. Variable Expense</b>		0	0	0	0
Milk	2,450	73,500	882,000	926,100	972,405
<b>Total variable Expense (B)</b>	<b>2,450</b>	73,500	882,000	926,100	972,405
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	31,500	378,000	396,900	416,745
<b>Less. Fixed Expense</b>			0	0	0
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
<b>Non Cash Item</b>			0	0	0
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,300</b>	75,600	79,380	83,349
<b>Net Profit (E) [C-D]</b>		<b>25,200</b>	302,400	317,520	333,396
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	302,400	317520	333396
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		270400	555920
	<b>Total Cash Inflow</b>	<b>382,400</b>	<b>587,920</b>	<b>889,316</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>270,400</b>	<b>555,920</b>	<b>857,316</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 05 Years  
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





















