

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



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Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ASRU
Age	:	01/06/1996(22 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Raynonda, P.O: Kapashia, P.S: Kapashia, 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	:	JOSNA
(iii) Father's name	:	KHOKON
(iv) GB member's info	:	Branch: Kapasia , Centre # 50 (Male), Member ID: 9033, Group No: 04 Member since: 07/08/2005 to 2018 (13 Years) First Loan: BDT 2,000/- , Existing Loan: BDT 80,000/- Outstanding Loan: 69220
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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-879744
Family's Contact No.	:	01739-157712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA joined Grameen Bank since 13 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in her business.

Proposed Nobin Udyokta Business Info

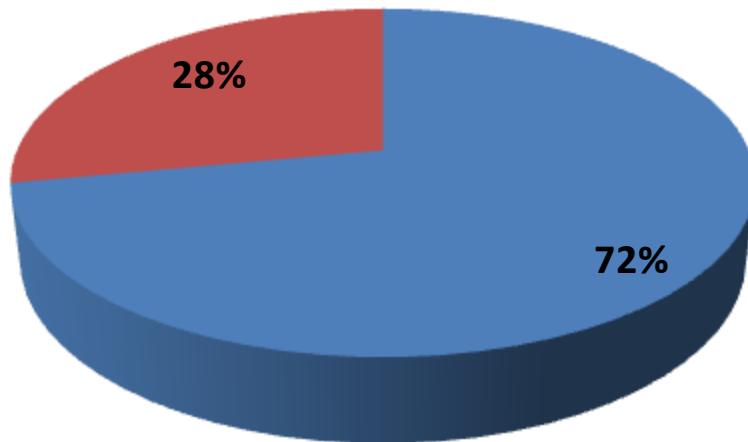
Business Name	:	ASRU DAIRY FARM
Location	:	Raynonda, Kapasia.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 72% Required Investment BDT 70,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has One cow, two ox ,one calf in his farm. ▪Average daily milk production is 07 liter and milk price is BDT 50/-. ▪The business is operated by entrepreneur. Existing no employee. ▪The farm is owned. ▪Collects cows from Amraid bazar. ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (Daily: 7/ litre x 50/- per litre)	350	10500	126000
		0	0
Total Sales(A)	350	10500	126000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc.	70	2100	25200
Total Variable Expense		0	0
Contribution Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		700	8400
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5450	65400
Net Profit (E)= [C-D]		2950	35400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	40,000	40,000	1	70,000	70,000	110,000
Calf	1	20,000	20,000				20,000
ox	2	60,000	120,000				120,000
TOTAL			180,000			70,000	250,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 70,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 10/ litre x 50/- per litre)	500	15000	180000	189000	198450
	0	0	0	0	0
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)	0	0	0	0	0
Straw, Bran, Medicine etc.	100	3000	36000	37800	39690
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		6900	82800	83800	84830
Net Profit (E)= [C-D]		5100	61200	64260	67473
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	61,200	64260	67473
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33200	69460
	Total Cash Inflow	131,200	97,460	136,933
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	33,200	69,460	108,933

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

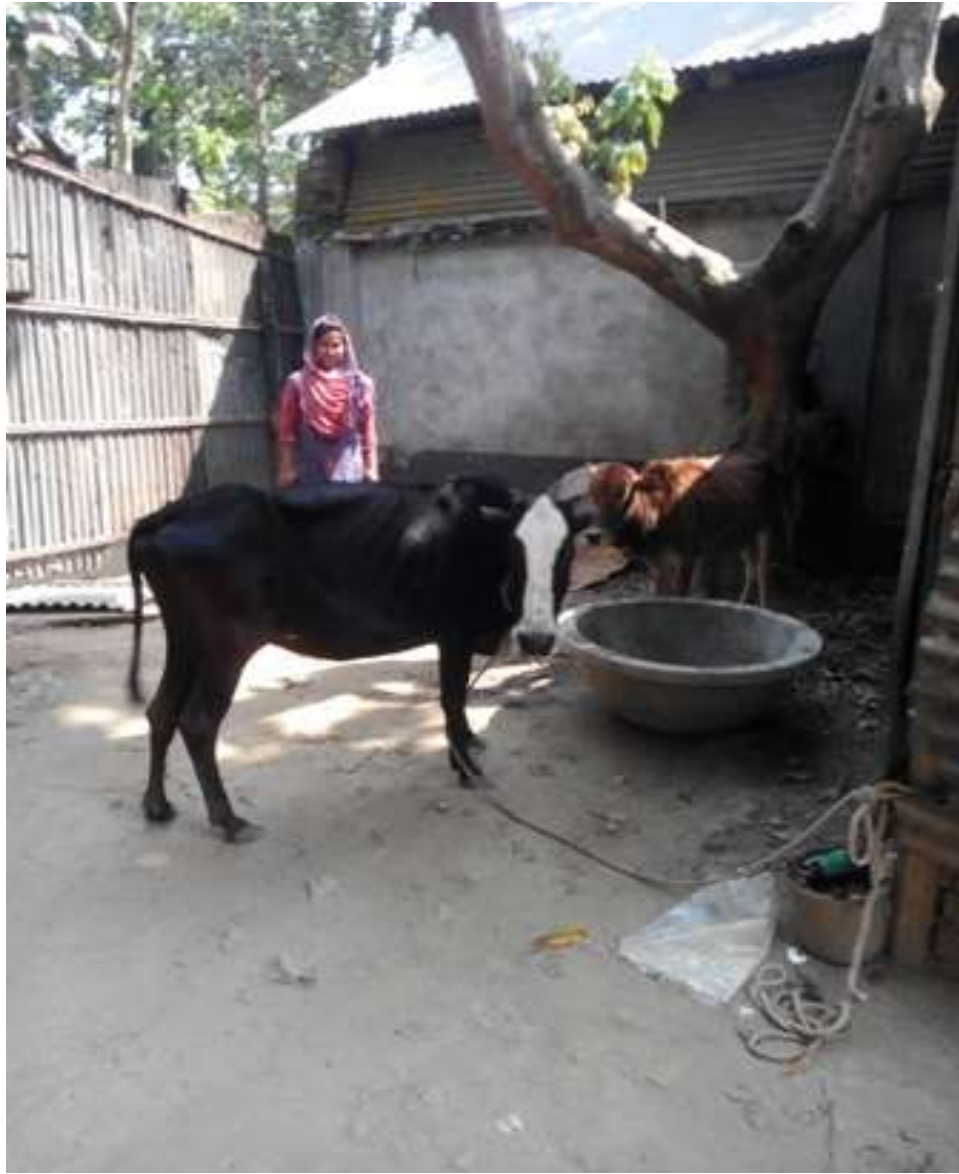
Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

