

Proposed NU Business Name: AMINA DAIRY FARM

Project identification and prepared by: MST. MAHFUJA KHATUN

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AMINA
Age	:	12-08-1986(32 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	1 Brother 3 Sister
Address	:	Vill: Gonerchala ;P.O: Kachya 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	:	MST. JAMELA
(iii) Father's name	:	MD. ANOWER HOSEN
(iv) GB member's info	:	Branch: Kachya, Centre # 36(Female), Member ID: 3631, Group No: 06 Member since:01-01-1993(25 Year) First loan: BDT 3,000/- Existing loan: BDT 25,000/- 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	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 05 years training
Other Own/Family Sources of Income	:	Yes, He is a joyerlary shop.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-089966
Mother's Contact No.	:	01784-160304
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAMELA joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AMINA DAIRY FARM
Location	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,60,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	12 ft x 6 ft= 72 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; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

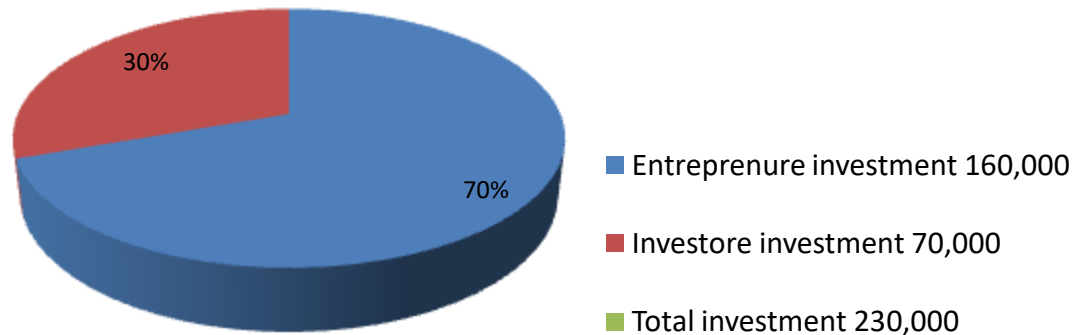
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
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	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		16,800	201,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	100000	100000	Cow	1	70000	70,000	170,000
Ox	2	30000	60000		0	0	0	60,000
			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
Security			0			0	0	0
Total			160000			70000	70,000	230,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Milk, Cow, Ox, Calf	2,450	73,500	882,000	926,100	972,405
Total variable Expense (B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
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	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,700	68,400	68,820	69,261
Net Profit (E) [C-D]		25,800	309,600	328,080	347,484
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	309,600	328,080	347,484
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		281,600	581,680
	Total Cash Inflow	379,600	609,680	929,164
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	281,600	581,680	901,164

SWOT ANALYSIS

STRENGTH

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





