

Proposed NU Business Name: ELMA DAIRY FARM



Project identification and prepared by: Md Hafizur Rahman,
Mawna Unit, Gajipur

Project verified by: Md:Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASRAFUL ALOM ALIM
Age	:	28-02-1987 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: Paterpara, P.O:Sauth Baratupa. P.S: Sreepur, Dist:Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	KULSUM AKTER
(iii) Father's name	:	SAMSUL HUQ
(iv) GB member's info	:	Branch: Mawna, Centre # 07 (Female), Member ID: 1394, Group No: 04 Member since: 13-04-2007(10Years) First loan: BDT 15,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: 13,500
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-101200
Family's Contact No.	:	01682-710571
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KUKSUM AKTER joined Grameen Bank since 10 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ILMA DAIRY FARM
Location	:	Soling mor Sreepur Gazipur
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 1,45,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 2 cow and 09 Goat in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Soling.▪Agreed grace period is 3 months.

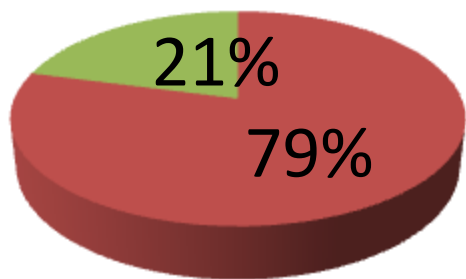
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (10 x 50)	500	15000	180000
Total Sales(A)	500	15000	180000
Less Variable Expense (B)			0
Milk (10 x 50)	150	4500	54000
Total Variable Expense	150	4500	54000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Electric Bill		200	2400
Salary (Self)		5000	60000
Mobil Bill		200	2400
Total Fixed Cost (D)		5400	64800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100000	1	60,000	60,000	160,000
Goat	9	5,000	45000	0	0	0	45,000
			0			0	0
	11	55000	145,000	1	60,000	60,000	205,000

Source of Finance



- Entrepreneur's Contribution 265,000
- Investor's Investment 70,000
- Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (15x 50)	750	22500	270000	283500	297675
Total Sales(A)	750	22500	270000	283500	297675
Less Variable Expense (B)					
Milk (15x 50)	225	6750	81000	85050	89303
Total Variable Expense	225	6750	81000	85050	89303
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5400	64800	65200	65600
Net Profit (E)= [C-D]		10350	124200	130410	136931
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	124,200	130410	136930.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100200	206610
	Total Cash Inflow	184,200	230,610	343,541
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	100,200	206,610	319,541

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

