

Proposed NU Business Name: ANNI DAIRY FARM



Project identification and prepared by: Md.Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AZIZUL HAQUE
Age	:	21-11-1989 (28 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Bother1 Sister
Address	:	Vill:Garidha,P.O:RDA,P.S:Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	BALI BEGUM
(iv) GB member's info	:	LET. MOZAHAR ALI PARAMANIK Branch:Garidha,Sherpur,Centre # 27 (Female), Member ID: 6837/1, Group No: 09 Member since: 10-02-2000(15 Year) First loan: BDT 10,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 60,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 and Training Info	:	07 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-862932
Mother's Contact No.	:	01797-129202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BALI BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

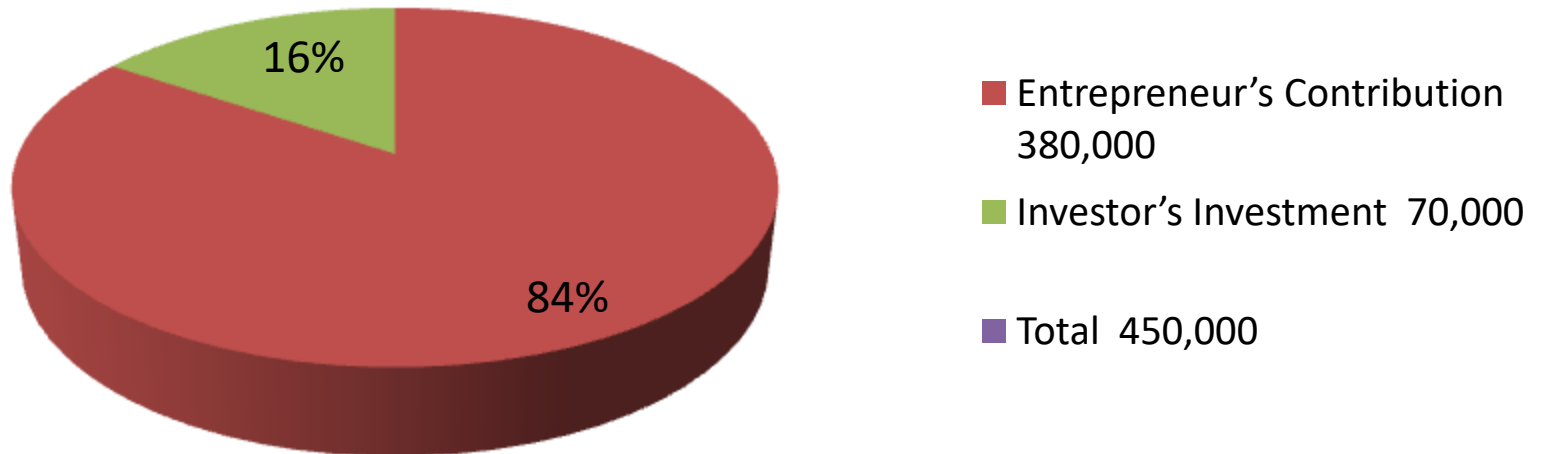
Business Name	:	ANNI DAIRY FARM
Location	:	Garidha, Sherpur.
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 380,000/-(from existing business) 84% Required Investment BDT 70,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 15 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk(12*50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Feed & Medicine	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Feed & Medicine		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		11,400	136,800
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Austolia Cow	3	120,000	360,000	1	70,000	70,000	430,000
Shar Cow	1	20,000	20,000				20,000
Total	2		380,000	1		70,000	450,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk.(20*50)	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Feed & Medicine	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	4,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		5000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		11,500	138,000	138,000	138,000
Net Profit (E) [C-D]		12,500	150,000	164,400	179,520
Investment Payback			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	150,000	164,400	179,520
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		122,000	258,400
	Total Cash Inflow	220,000	286,400	437,920
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	122,000	258,400	409,920

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 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













