

Proposed NU Business Name: **M/S FARJANA AKTER DAIRY FARM**

Project identification and prepared by: Monorangon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FARJANA AKTER
Age	:	10-01-1997(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Sister
Address	:	Vill: Kashipur P.O: Ponchosar, P.S: Munshiganj, Sadar Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHUVA BEGUM
(iii) Father's name	:	JAMAL SHEIKH
(iv) GB member's info	:	Branch: Ponchosar Centre # 37 (Female), Member ID: 3889/1, Group No: 01 Member since: 20-08-1991 (08 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 19,500/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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 and Training Info	:	Eight years experience in running business. He has training Four years
Other Own/Family Sources of Income	:	Nane
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-886273
Mother's Contact No.	:	01941-100242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUVA BEGUM joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S FARJANA AKTER DAIRY FARM
Location	:	Kashipur, Ponchosar Munshiganj, Munshiganj .
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000(from existing business) 85 % Required Investment BDT 80,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow▪Average 12-13 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshirhat.▪Agreed grace period is 3 months.

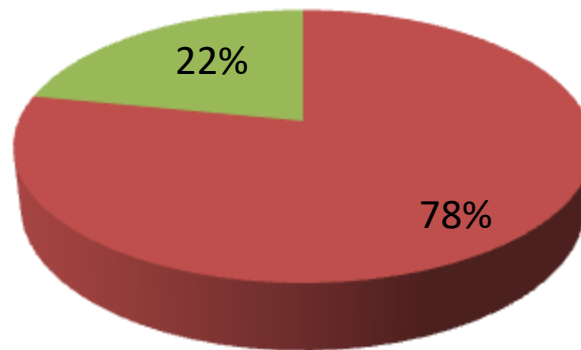
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (16*50)	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Straw, Bran, Medicine etc	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (Staff)		4,000	48,000
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	150,000	450,000	1	80000	80,000	365,000
Food				0	0	0	
Total	2		285,000	1		80,000	365,000

Source of Finance



- Entrepreneur's Contribution 285,000
- Investor's Investment 80,000
- Total 365,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	900	27,000	324,000	340,200	357,210
Calf Sale			25,000	25,000	25,000
Total Sales (A)	900	27,000	349,000	365,200	382,210
Less. Variable Expense					
Straw, Bran, Medicine etc	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)	700	21,000	277,000	290,200	302,830
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		300	3,600	3,700	3,800
Transportation		1,000	12,000	12,200	12,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		10,800	129,600	129,900	130,200
Net Profit (E) [C-D)		8,200	147,400	160,300	172,630
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	147,400	160,300	172,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,400	243,700
	Total Cash Inflow	227,400	275,700	416,330
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	115,400	243,700	384,330

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 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







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স্বাস্থ্য পরিদপ্তর
স্বাস্থ্য পরিদপ্তর

FAMILY PICTURE