

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

Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AKTER HOSSAIN</b>
Age	:	01-01-1990( 27 Years)
Education, till to date	:	B.S.S
Marital status	:	<b>Married</b>
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 sister
Address	:	Vill: Palerpara ; P.O: Chandana ;P.S: Gazipur Sadar ;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	:	<b>MST. ANOWARA</b>
(iii) Father's name	:	<b>MD. SAIDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 03 (Female), Member ID: 1678 , Group No: 12 Member since: 01-05-2008 ( 09 Years) First loan: BDT 5,000/- Last Loan : 40,000 Outstanding loan: 1012
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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 and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01716594369
Family's Contact No.	:	01739683623
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA** joined Grameen Bank since 09 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

## Proposed Nobin Udyokta Business Info

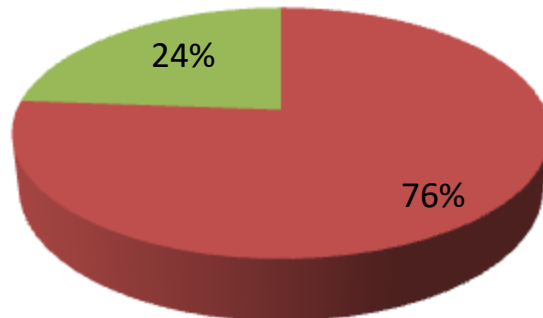
Business Name	:	<b>AKTER DAIRY FARM</b>
Location	:	Salna , Gazipur
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,20,000/- (from existing business) 76% Required Investment BDT 1,00,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow,Culf .</li><li>▪Average % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop .</li><li>▪Collects goods from ,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 8 Litter*70=560)	560	16800	201600
	0	0	0
<b>Total Sales (A)</b>	560	16800	201600
<b>Less Variable Expense</b>			
Daily Sales( 8 Litter*70=560)	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)</b>	560	16800	201600
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,000	72000
<b>Net Profit (E)= [C-D]</b>		10,800	129600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	110000	220,000	1	100,000	100,000	320,000
Claf	2	30000	60,000	0	3,250	0	60,000
Pigeon	100	400	40,000	0	0	0	40,000
Feeds	0	660	0	1			
	0	760	0	0	350	0	0
	0	55	0	0	10,000	0	0
	0	45	0	0	0	0	0
	0	3000	0	0	0	0	0
	0	5800	0	0	5,800	0	0
	0	2000	0	0	14,800	0	0
	0	10000	0	0	3,100	0	0
Security	0	3400	0	0	3,400	0	0
Others	0	6520	0	0	0	0	0
<b>Total</b>	<b>104</b>	<b>0</b>	<b>320,000</b>	<b>2</b>	<b>0</b>	<b>100,000</b>	<b>420,000</b>



- Entrepreneur's Contribution 320,000
- Investor's Investment 100,000
- Total 420,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Daily Sales( 10 Litter*70=700)	700	21000	252000	264600	277830
		0	0	0	0
<b>Total Sales (A)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Daily Sales( 10 Litter*70=700)	700	21000	252000	264600	277830
			0		
<b>Total variable Expense (B)</b>	700	21000	252000	264600	277830
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Rent		0		0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		6,400	75,600	76,700	77800
<b>Net Profit (E)= [C-D]</b>		14600	175200	187,900	200030
Investment Payback			<b>48,000</b>	<b>48,000</b>	<b>48,000</b>



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

SR#	<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	120,000		
1.2	Net Profit	175200	187,900	200030
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127,200	267100
	<b>Total Cash Inflow</b>	295200	315100	467130
2	Cash Outflow			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	<b>Total Cash Outflow</b>	168,000	48000	48000
3	<b>Net Cash Surplus</b>	127,200	267100	419130

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

















