

# Proposed NU Business Name: **M/S ASAN DAIRY FARM**



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AHSAN UDDIN</b>
Age	:	01/01/1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	5 Brothers and 1 Sister
Address	:	Vill: Narayanpur , P.O: Bhawal Narayanpur, P.S: Sreepur, 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>SAKHINA BEGUM</b>
(iii) Father's name	:	<b>ALIM UDDIN SARKAR</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 34 (Female), Member ID: 2286, Group No: 03 Member since: 20/06/1989 to 2004 (15Years) First Loan: BDT 5,000/- , Last Loan: BDT 40,000/- Outstanding Loan: Nil
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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-133213
Family's Contact No.	:	01720-067522
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAKHINA BEGUM** joined with Grameen Bank for 15 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ASAN DAIRY FARM</b>
Location	:	Narayanpur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 170,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has two cows, one calf in his farm.</li><li>▪ Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪ The business is operated by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects cows from Amraid Bazar.</li><li>▪ Agreed grace period is 3 months.</li></ul>

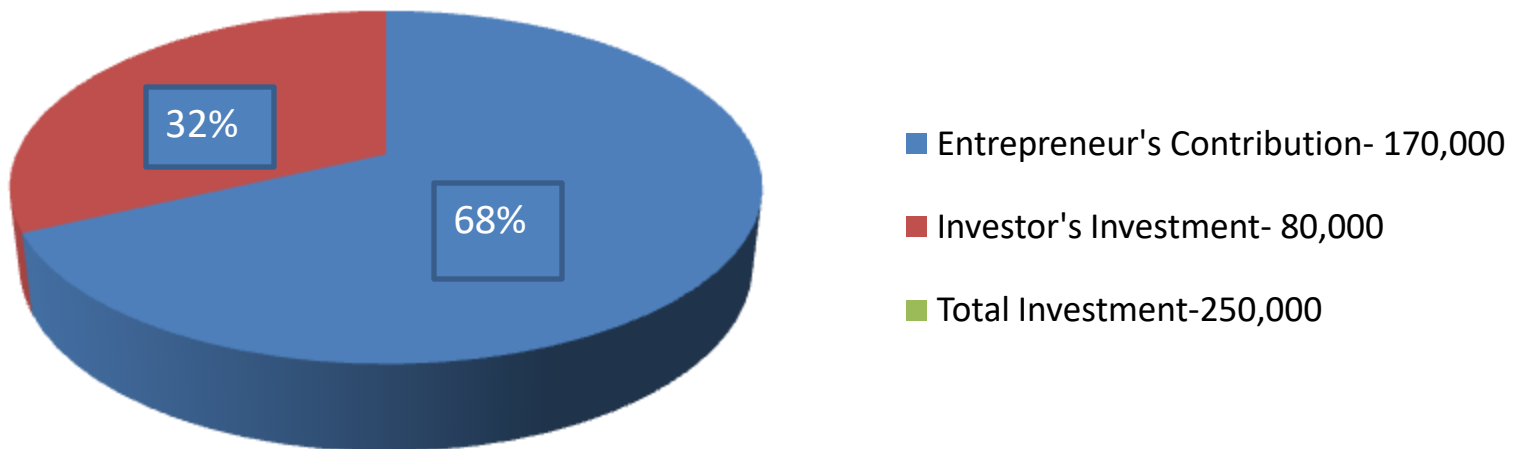
## Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	172,800
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,950</b>	<b>59,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,050</b>	<b>84,600</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	70,000	140,000	1	80,000	80,000	220,000
Calf	1	30,000	30,000				30,000
<b>Total</b>	<b>3</b>		<b>170,000</b>	<b>1</b>		<b>80,000</b>	<b>250,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 13 litre x 60/- per litre)	780	23,400	280,800	294,840	309,582
<b>Total Sales (A)</b>	<b>780</b>	<b>23,400</b>	<b>280,800</b>	<b>294,840</b>	<b>309,582</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>78,460</b>	<b>81,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,900</b>	<b>154,800</b>	<b>163,460</b>	<b>172,816</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	154,800	163,460	172,816
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		122,800	254,260
	<b>Total Cash Inflow</b>	<b>234,800</b>	<b>286,260</b>	<b>427,076</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>122,800</b>	<b>254,260</b>	<b>395,076</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 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 farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক ব্যবসা

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

শ্রীমতী আছানু হুসেইনী খানম

ইউনিটের নাম:

বঙ্গবন্ধু মিল্লা গার্লস স্কুল

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংশ্লিষ্ট জীবন বৃত্তান্ত:

নাম:

আছানু হুসেইনী







# FAMILY PICTURE

