**1. Business Overview**

* **Location:** Kürdəmir region
* **Activity:** Purchase of 200 lambs from Ağcabədi region, fattening them for 2–3 months, and selling
* **Cycle:** Repeated 4 times a year

**2. Revenue Plan**

* Per lamb: 24 kg × 14.5 AZN = 348 AZN
* 200 lambs: 200 × 348 = 69,600 AZN
* **Annual revenue (4 cycles):** 69,600 × 4 = **278,400 AZN**

**3. Expense Plan (Per Cycle)**

* Purchase of second-hand Ford truck: 25,000 AZN (one-time investment)
* Lamb purchase: 40,000 AZN
* Worker salaries (3 months): 4,500 AZN
* Barley: 1,800 AZN (purchased from Kürdəmir market)
* Hay: 6,000 AZN (purchased from Kürdəmir market)
* Medicine/injection: 500 AZN
* Fuel cost: 1,000 AZN
* Electricity: 200 AZN
* **Total per cycle cost:** 53,500 AZN
* **Annual cost (4 cycles):** 206,000 AZN

**4. Source of Funding**

* **Loan (Access Bank):** 60,000 AZN
* **Family contribution:** 30,000 AZN

**5. Loan Information**

* **Bank:** Access Bank
* **Amount:** 60,000 AZN
* **Term:** 24 months, 7.55% annual interest
* Monthly payment: 1,853 AZN
* Annual payment: 22,236 AZN

**5. Annual Summary**

* **Annual Revenue:** 278,400 AZN
* **Annual Expenses:** 212,000 AZN
* **Loan Payment:** 22,236 AZN
* **Net Profit:** 44,164 AZN

**6. Three-Year Financial Projection**

**Year 1:**

* Revenue: 278,400 AZN
* Expenses: 206,000 AZN
* Loan Payment: 22,236 AZN
* **Net Profit:** 44,564 AZN

**Year 2:**

* Revenue: 268,800 AZN
* Expenses: 206,000 AZN
* Loan Payment: 22,236 AZN
* **Net Profit:** 50,564 AZN

**Year 3:**

* Revenue: 268,800 AZN
* Expenses: 206 000 AZN
* **Net Profit:** 62,800 AZN

**6. Competitor Analysis**

**Baku**

**Supermarkets:**

* **Bravo:** Lamb leg with bone – 16.78 AZN, Lamb loin – 17.99 AZN
* **Araz:** Lamb loin – 17.49 AZN, Lamb premium chop – 17.99 AZN

**Kürdəmir**

* Local market price: **Average 15 AZN/kg** (equal to your selling price)

**Your Price:**

* 1 kg = **14.5 AZN**
* This price is lower than supermarkets and aligned with local market prices

**Competitive Advantages:**

* Locally produced, fresh meat
* Competitive pricing
* Steady and consistent supply (4 production cycles)
* Direct delivery to butcheries/restaurants