

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



Project identification and prepared by: Md Anarul Islam,
Mawna Unit, Dhaka

Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOSHIM MIA
Age	:	12-07-1992(25Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill:Tapirbari, P.O: Tangra 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	:	ANU BEGOM
(iii) Father's name	:	SAMSUDDIN
(iv) GB member's info	:	Branch: Tangra, Centre # 55(Female), Member ID: 5463, Group No: 07 Member since: 23-06-1998(15Years) First loan: BDT 5,000/- Existing loan:30,000/- Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919250019
Family's Contact No.	:	01980097940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreepur Unit ,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANU BEGOM: joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNATUL DAIRY FARM
Location	:	Moshalapara, Mawna
Total Investment in BDT	:	BDT :2,30,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 2 cow and one calf ,One ox in her farm.▪Average Daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

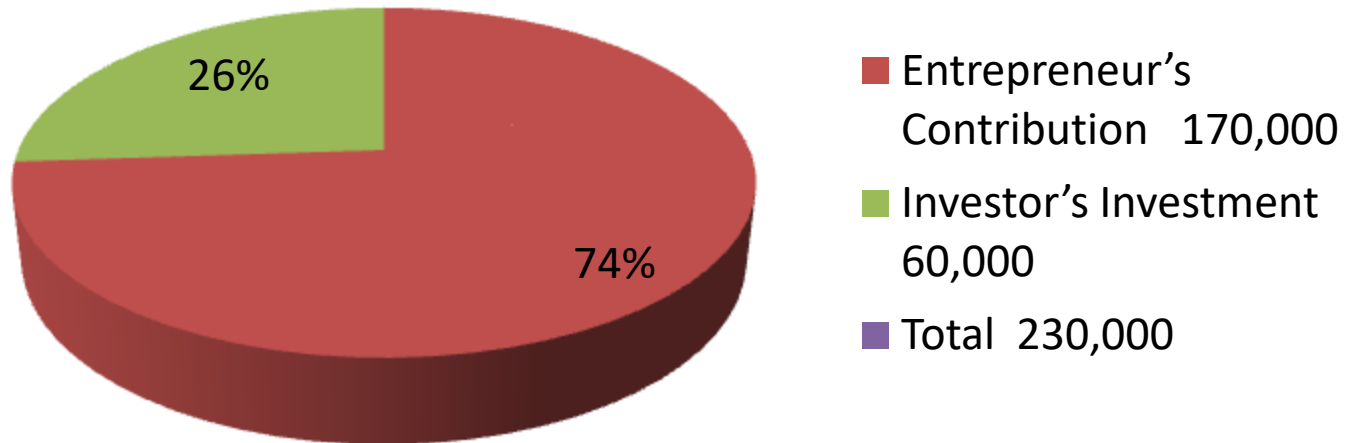
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Electricity Bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	45000	900,000	1	60000	60,000	150,000
Ox	01	40000	40000	0	0	0	40000
Calf	2	20000	40,000	0	0	0	40,000
Total	3		1,70000	1	60,000	60,000	2,30,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	327,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	220,800	230,340	240,357
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		5,300	63,600	64,500	65,300
Net Profit (E) [C-D]		10,600	157,200	165,840	175,057
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	157,200	165,840	175,057
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,43,200	2,85,040
	Total Cash Inflow	227,200	3,09,040	4,60,097
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,43,200	2,85,040	4,36,097

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









জাতীয়

FAMILY PICTURE

