

## Proposed NU Business Name: **JAHID DAIRY FARM**



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Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MD JAHID BEPARY</b>
Age	:	28-04-1988(29Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:vaggokol mandra ,P.O ;Vaggokul ;P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RASEDA BEGUM</b>
(iii) Father's name	:	<b>ALAUDDIN BEPARY</b>
(iv) GB member's info	:	Branch: Vaggokol , Centre # 14 (Female), Member ID: 2456, Group No: 04 Member since: 01-05-1997 (11 Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	10years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-430984
Family's Contact No.	:	01728-959500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASEDA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHID DAIRY FARM</b>
Location	:	Vaggokul mandra, sreenagar,munshigonj.
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 480,000/- (from existing business) 83% Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60 ft x18 ft= 1080 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calfetc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won..</li><li>▪Collects goods from Vaggokul.</li><li>▪Agreed grace period is 3 months.</li></ul>

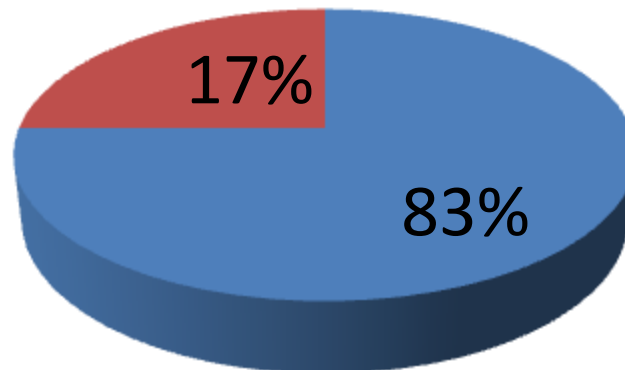
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow,milk,calfetc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
cow,milk,calfetc.	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</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>			
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		200	2,400
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,650</b>	<b>79,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,350</b>	<b>64,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	07	60000	420000		02	50000	100000	520,000
CALF	03	20000	60000					60,000
<b>Total</b>			<b>480000</b>				<b>100,000</b>	<b>580,000</b>

## Source of Finance

■ Entrepreneur's contibution 480,000 ■ Investor's Investment 1000,000 ■ Total 580,0000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
cow,milk,calfetc.	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total Sales (A)</b>	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Less. Variable Expense</b>					
cow,milk,calfetc.	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>	<b>846,720</b>	<b>889,056</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		250	3,000	3,150	3,308
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,650</b>	<b>79,800</b>	<b>80,790</b>	<b>81,830</b>
<b>Net Profit (E) [C-D]</b>		<b>10,150</b>	<b>121,800</b>	<b>130,890</b>	<b>140,435</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	<b>121,800</b>	<b>130,890</b>	<b>140,435</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		81,800	172,690
	<b>Total Cash Inflow</b>	<b>221,800</b>	<b>212,690</b>	<b>313,125</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,800</b>	<b>172,690</b>	<b>273,125</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 10Years  
Own Business :01  
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









