

Proposed NU Business Name: MS JAMAT ALI DAIRY FARM



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. OMOR FARUK |
| Age | : | 15/04/1984 (34 Year) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 1 SON 01 DAUGHTER |
| No. of siblings: | : | Nil |
| Address | : | Vill: Naldanga , P.O: Alangi , P.S: Dhunat , Dist: Bogra |
| 00Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. JAHANARA KHATUN |
| (iii) Father's name | : | MD JAMAT ALI AKANDO |
| (iv) GB member's info | : | Branch:Alangi , Centre # 18 (Female), Member ID:1805,Group No: 07 Member since:10 / 02 /2001 (16 Years) First loan: BDT 3000 /- Existing Loan: BDT 30000 /- Outstanding loan: BDT -27863/- |
| 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.10 years in own business. He has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01740-896729 |
| Family's Contact No. | : | 01820-871311 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MS JAMAT ALI DAIRY FARM |
| Location | : | Naldanga, P.S: Alangi , Dist: Bogra |
| Total Investment in BDT | : | BDT 130000 /- |
| Financing | : | Self BDT 80000 /- (from existing business) 76 % Required Investment BDT 50000 /- (as equity) 24 % |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 18 ft x 10 ft= 180 square ft |
| Security of the shop | : | |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow .▪Average 80 % gain on sales.▪The business is operating by entrepreneur.▪After getting equity fund 01labor will be appointed.▪Agreed grace period is 3 months. |

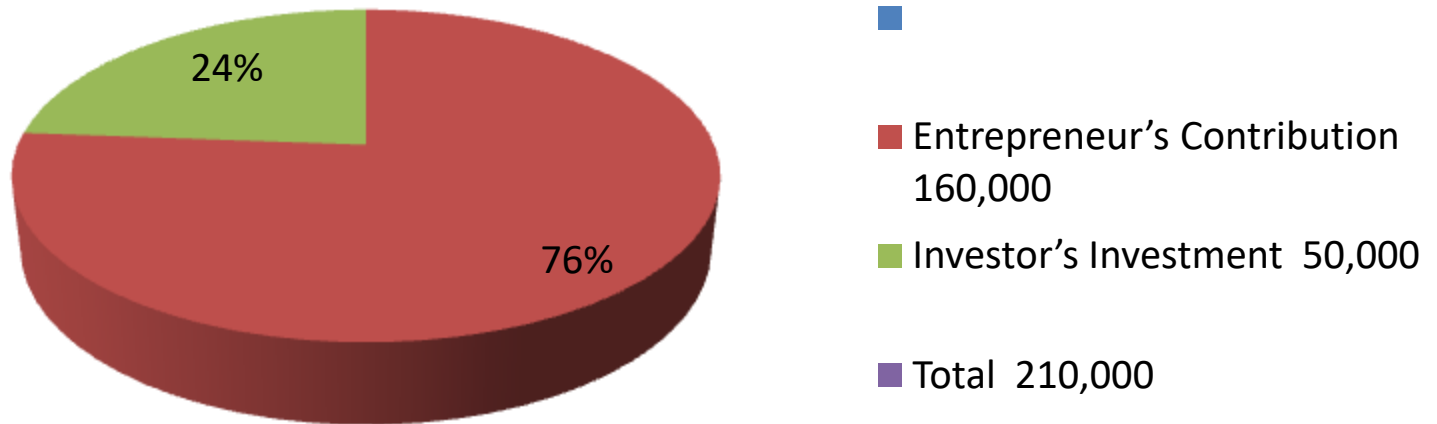
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| Milk sale(6t.*50) | 300 | 9,000 | 108,000 |
| Total Sales (A) | 300 | 9,000 | 108,000 |
| Less. Variable Expense | | | |
| Production cost | 60 | 1,800 | 21,600 |
| Total variable Expense (B) | 60 | 1,800 | 21,600 |
| Contribution Margin (CM) [C=(A-B)] | 240 | 7,200 | 86,400 |
| Less. Fixed Expense | | | |
| House rant | | - | 0 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 100 | 1,200 |
| Salary (self) | | 4,000 | 48,000 |
| Salary (staf) | | - | 0 |
| Entertainment | | 100 | 1,200 |
| Guard | | - | 0 |
| Generator | | - | 0 |
| Mobile Bill | | 200 | 2,400 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 4,600 | 55,200 |
| Net Profit (E) [C-D] | | 2,600 | 31,200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|-------------|----------|------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | |
| Cow | 1 | 60000 | 60,000 | 1 | 50,000 | 50,000 | 110,000 |
| Calf | 1 | 20000 | 20,000 | 0 | 5,000 | 0 | 20,000 |
| Total | 0 | | 80,000 | 0 | | 50,000 | 130,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk Sale | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | | | | | |
| Purchase cost | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Less. Fixed Expense | | | | | |
| House rant | | - | 0 | 0 | 0 |
| Electricity Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Transportation | | 100 | 1,200 | 1,200 | 1,200 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Salary (staf) | | - | 0 | 0 | - |
| Entertainment | | 100 | 1,200 | 1,200 | 1,200 |
| Guard | | - | 0 | 0 | - |
| Generator | | - | 0 | 0 | - |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 4,600 | 55,200 | 55,200 | 55,200 |
| Net Profit (E) [C-D] | | 7,400 | 88,800 | 96,000 | 103,560 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 88,800 | 96,000 | 103,560 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 68,800 | 144,800 |
| | Total Cash Inflow | 138,800 | 164,800 | 248,360 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 68,800 | 144,800 | 228,360 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Naldanga, P.S: Alangi ,
Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

