

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

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Project verified by: Md.Samsul Arefin



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

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

Name	:	<b>JUAL MEYA</b>
Age	:	23-06-1983 (34 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	3 Brothers 3 Sister
Address	:	Vill: Madamohanpur, P.O: solla . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Fathe</span>
(ii) Mother's name	:	<b>MAZEDA BEGUM</b>
(iii) Father's name	:	<b>MD.MOJIBOR RAHMAN</b>
(iv) GB member's info	:	Branch: Solla Nawabgonj, Centre # 01(Female), Member ID: 2304, Group No: 03 Member since: 15-01-1992 (11 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth 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.	:	01881-300619
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAZEDA BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

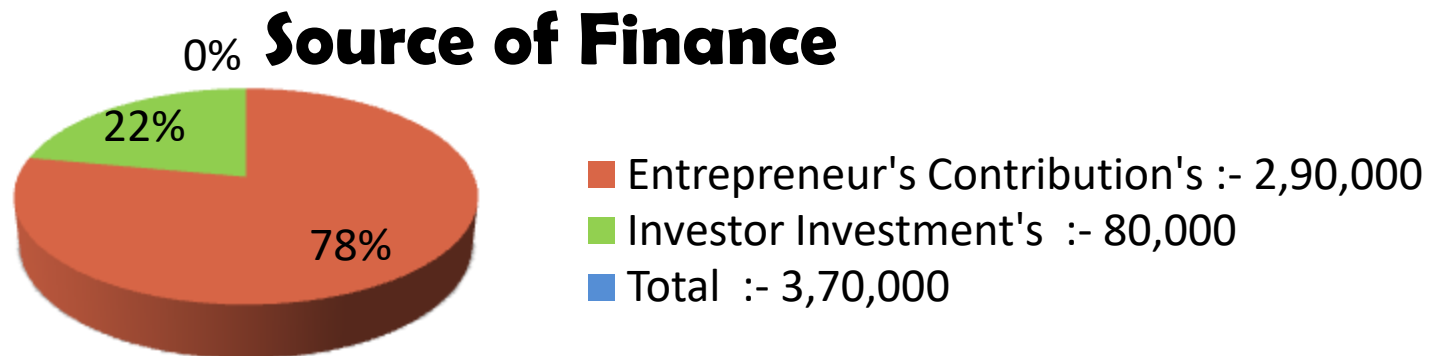
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JEWEL DAIRY FARM</b>
Location	:	Modonmohonpur, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 2,90,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 3 Cow,1 ,1 Calf in his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk(8X60)	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	3000	36000
Total Variable Expense	0	3000	36000
Contributon Margin (CM) [C=(A-B)]	0	11400	136800
Less Fixed Expense			
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		5200	62400
Net Profit (E)= [C-D]		6200	74400

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	03	80,000	2,40,000	1	80,000	80,000	3,20,000
Calf	01	50,000	50,000				50,000
<b>Total</b>			<b>2,90,000</b>			<b>80,000</b>	<b>3,70,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk(11x60)	660	19800	237600	249480	261954
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Variable Expense (B)</b>					
Straw,barn,medecine etc	0	3500	42000	44100	46305
<b>Total Variable Expense</b>	<b>0</b>	<b>3500</b>	<b>42000</b>	<b>44100</b>	<b>46305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>16300</b>	<b>195600</b>	<b>205380</b>	<b>215649</b>
<b>Less Fixed Expense</b>					
Electric Bill		0	0	300	600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>16800</b>	<b>149200</b>	<b>1733600</b>
<b>Net Profit (E)= [C-D]</b>		<b>9900</b>	<b>118800</b>	<b>124740</b>	<b>130977</b>
<b>Investment Pay Back</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	118,800	124,740	130,977
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	86,800	86,800	179,540
	<b>Total Cash Inflow</b>	<b>198,800</b>	<b>211,540</b>	<b>310,517</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.)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</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: Madanmohonpur, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















