

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



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIR
Age	:	04-03-1994(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill:Dorikhojekhani P.O: Goshinga : 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	:	MST. HAJERA KHATUN
(iii) Father's name	:	BILLAL
(iv) GB member's info	:	Branch: Goshinga ,Sreepur , Centre # 32(Female), Member ID: 5306/2 Group No: 07 Member since: 2000-2017(16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:80000, Outstanding loan: BDT: 32280
(v) Who pays GB loan installment	:	Father
(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	:	10 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780502168
Mother's Contact No.	:	01665572774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAJERA KHATUN joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

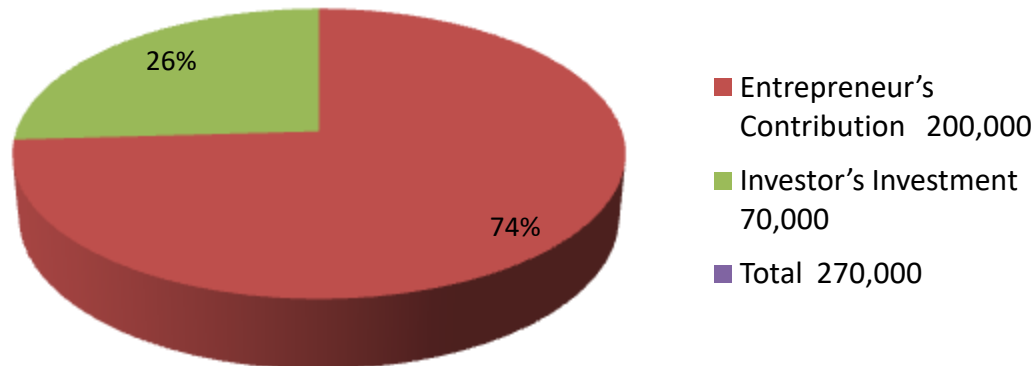
Proposed Nobin Udyokta Business Info

Business Name	:	JAKIR DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 4 cows .▪The business is operating by entrepreneur. Existing 0 employee.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cow	720	21600	259200
		0	0
Total Sales(A)	720	21600	259200
Less Variable Expense (B)			0
Cow	101	3024	36288
Total Variable Expense	101	3024	36288
Contributon Margin (CM) [C=(A-B)]	619	18576	222912
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		12376	148512

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	4	50000	200000	1	70000	70,000	270,000
	4	50000	200,000	1	70000	70,000	270000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	820	24600	295200	309960	325458
Total Sales(A)	820	24600	295200	309960	325458
Less Variable Expense (B)					
Straw, Bran, Medicine etc	115	3444	41328	43394.4	45564
Total Variable Expense	115	3444	41328	43394.4	45564
Contributon Margin (CM) [C=(A-B)]	705	21156	253872	266565.6	279894
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6200	74400	68700	69015
Net Profit (E)= [C-D]		14956	179472	188445.6	197868
Investment Pay Back			28,000	28,000	28,000

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

<i>SI #</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	70,000		
1.2	Net Profit	179,472	188445.6	197867.88
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151472	311917.6
	Total Cash Inflow	249,472	339,918	509,785
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	151,472	311,918	481,785

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





