


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



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গামীন শক্তি
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JABED HOSSEN
Age	:	09-02-1987(30 Years)
Education, till to date	:	Class 4
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers
Address	:	Vill: Chormordon P.O ;Rosuniya P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHELA BEGUM
(iii) Father's name	:	ALI HOSSEN
(iv) GB member's info	:	Branch: Imamgonj, Centre # 21(Female), Member ID: 3221, Group No: 01 Member since:03-05-1994-2001 (07Years) First loan: BDT 2,000/- Existing loan :25,000/-
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	:	05 years of business experience. : 05 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.	:	01783-639927
Family's Contact No.	:	01703-000858
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHELA BEGUM joined Grameen Bank since 07 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	:	JABED DAIRY FARM
Location	:	Chormordan,Sirajdikhan ,Munshigonj.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 210,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.▪Average 40% gain on sales.▪The business is operating by entrepreneur.▪The farm is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

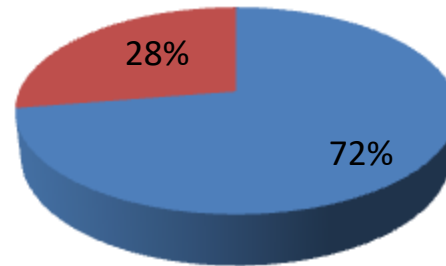
Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow,milk,calf etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
cow,milk,calf etc.	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	80000	160000		1	80000	80,000	240,000
calf	2	25000	50000		0	0	0	50,000
Total			210000				80,000	290,000

Source of finance

■ Entrepreneur investment 210,000 ■ Investore investment 80,000 ■ Total investment 290,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%
Revenue (sales)				
cow,milk,calf etc.	1,300	39,000	468,000	491,400
Total Sales (A)	1,300	39,000	468,000	491,400
Less. Variable Expense				
cow,milk,calf etc.	780	23,400	280,800	294,840
Total variable Expense (B)	780	23,400	280,800	294,840
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560
Less. Fixed Expense				
Electricity Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Mobile bill		200	2,400	2,520
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		5,500	66,000	66,300
Net Profit (E) [C-D]		10,100	121,200	130,260
Investment Payback			48,000	48,000

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

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
Cash Inflow		
Investment Infusion by Investor	80,000	
Net Profit	121,200	130,260
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus		73,200
Total Cash Inflow	201,200	203,460
Cash Outflow		
Purchase of Product	80,000	
Payment of GB Loan		
Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
Total Cash Outflow	128,000	48,000
Net Cash Surplus	73,200	155,460

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others 0
Experience & Skill : 05 Years
Own Business :05
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





