

Proposed NU Business Name: JUWEL DAIRY FARM

Project identification and prepared by: Pongkoj Kumar ,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JUWEL PRODHAN
Age	:	08-04-1990 (27Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	
No. of siblings:	:	1 Brothers and 1 Sisters
Address	:	Vill: Amraid, P.O: Amraid, P.S: Kapasia, 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. SHUKKURI KHATUN
(iii) Father's name	:	MD. FAYIZ UDDIN
(iv) GB member's info	:	Branch: Torgao, Centre # 65 (Female), Member ID: 5865/2, Group No: 02 Member since: 03/05/1995 to 2009(14Years) First Loan: BDT 5,000/- , Existing Loan: BDT 10,000/- Outstanding Loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-353174
Family's Contact No.	:	01941-402678
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHUKKURI KHATUN joined Grameen Bank since 14 years ago. At first he took BDT 5,000/- loan from Grameen Bank. He gradually took loan from GB. He utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUWEL DAIRY FARM
Location	:	Amraid, Dokkhin Para.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	08 ft x 08 ft= 64 squares ft
Implementation	:	<ul style="list-style-type: none">▪He has one cows, two calves in his farm.▪Average daily milk production is 06 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazer.▪Agreed grace period is 3 months.

Existing Business

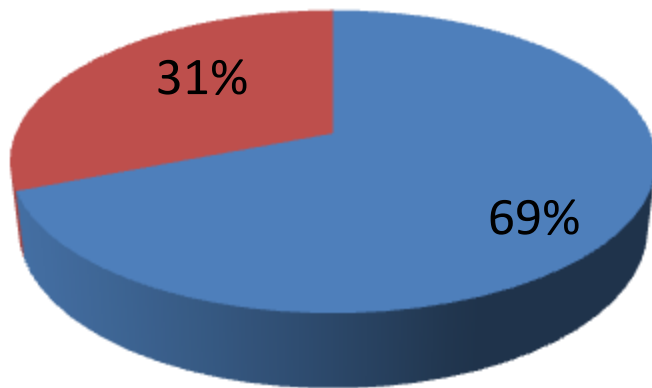
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 6 liter x 60/- per liter)	360	10,800	1,29,600
Total Sales (A)	360	10,800	1,29,600
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
Less. Fixed Expense			
Transportation		500	7,200
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	50,000	50,000	1,00,000
Calf	2	30,000	60,000				60,000
Total	3		1,10,000	1		50,000	1,60,000

Source of Finance



- Entrepreneur's Contribution- 1,10,000
- Investor's Investment- 50,000
- Total Investment-1,60,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 10 liter x 60/- per liter)	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000	1,51,200	1,58,760
Less. Fixed Expense					
Transportation		600	7,200	7,400	7,500
Mobile Bill		300	3,600	3,700	3,800
Entertainment		200	2,400	2,500	2,600
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		5,100	61,200	61,600	61,900
Net Profit (E) [C-D]		6,900	82,800	89,600	96,860
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	82,800	89,600	96,860
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		62,800	1,32,400
	Total Cash Inflow	1,32,800	1,52,400	2,29,260
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	62,800	1,32,400	2,09,260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

কল্পের নাম: সুয়েল হেরি হার্স
উনিটের নাম: বঙ্গগরিয়া, আমরাইদ প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১২/১১/২০
উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:
নাম: শ্রীঃ সুয়েল হার্স
বয়স: ২৭ জন্ম তারিখ: ০৮/০৪/১৯৯০ জাতীয় পরিচয়পত্র নম্বর: ১৭৭০
শিক্ষাগত যোগ্যতা: ২০ ই হেরি
ববাহিক অবস্থা: বিবাহিত
ছলে-মেয়ের সংখ্যা: ২
ভাই/বোনের সংখ্যা: ১ ভাই ১ বোন
বর্তমান ঠিকানা: গ্রাম: আমরাইদ পো: আমরাইদ থানা: বঙ্গগরিয়া
স্থায়ী ঠিকানা: গ্রাম: আমরাইদ পো: আমরাইদ থানা: বঙ্গগরিয়া
বাবা/মা মোবাইল নং- ০১৭১৬-৩৫৩১৭৭





FAMILY PICTURE

