

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta`

Name	:	Md.Jahidul Islam Molla
Age	:	01-07-1985(32 Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Uttarbaira P.O: Charpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Aklima Begum
(iii) Father's name	:	Md. Soleman Molla
(iv) GB member's info	:	Branch: Hat karamja, Centre # 16(Female), Member ID: 2733, Group No: 15 Member since: 18-04-2002 (15Years) First loan: BDT 1,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nill
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Motor Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-417679
Mother's Contact No.	:	01921-069374
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Aklima Begum joined Grameen Bank since 15 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: JAHIDUL DAIRY FARM
Location	:	Charpara, Sonatala ,Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 110,000/-(from existing business) 74% Required Investment BDT 40,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

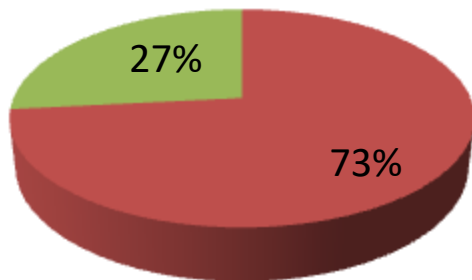
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,100	37,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	40,000	40,000	90,000
Bokna	2	30000	60,000	0	0	0	60,000
Total	3	130000	110000	1	40000	40000	150000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 40,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Milk production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		5,500	66,000	72,480	79,284
Investment Payback			16,000	16,000	16,000

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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	66,000	72,480	79,284
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,000	106,480
	Total Cash Inflow	106,000	122,480	185,764
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	50,000	106,480	169,764

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













