

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



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE SUBASH CHANDRA
Age	:	05-03-1999 (19 Years)
Education, till to date	:	B A Honours (1 st year)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill:Padmapara P.O Sabgram P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE MOTI ZOSHNA RANI
(iii) Houseband's name	:	SREE NARAYON CHANDRA
(iv) GB member's info	:	Branch:Gabtoli,Centre # 41 (Female), Member ID:4611/3, Group No: 07 Member since: 02-02-1998 (20 Years) First loan: BDT 3,000 /- Outstanding loan: 9500/-
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.)	:	Nil
Business Experiences and Training Info	:	10 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.	:	01762-304667
Father's Contact No.	:	01728-325084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI JOSHNA RANI joined Grameen Bank since 20 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	:	JOSHNA DAIRY FARM
Location	:	Sondhabari,Gabtali,Bogra.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	25 ft x 10 ft= 250 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product and sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

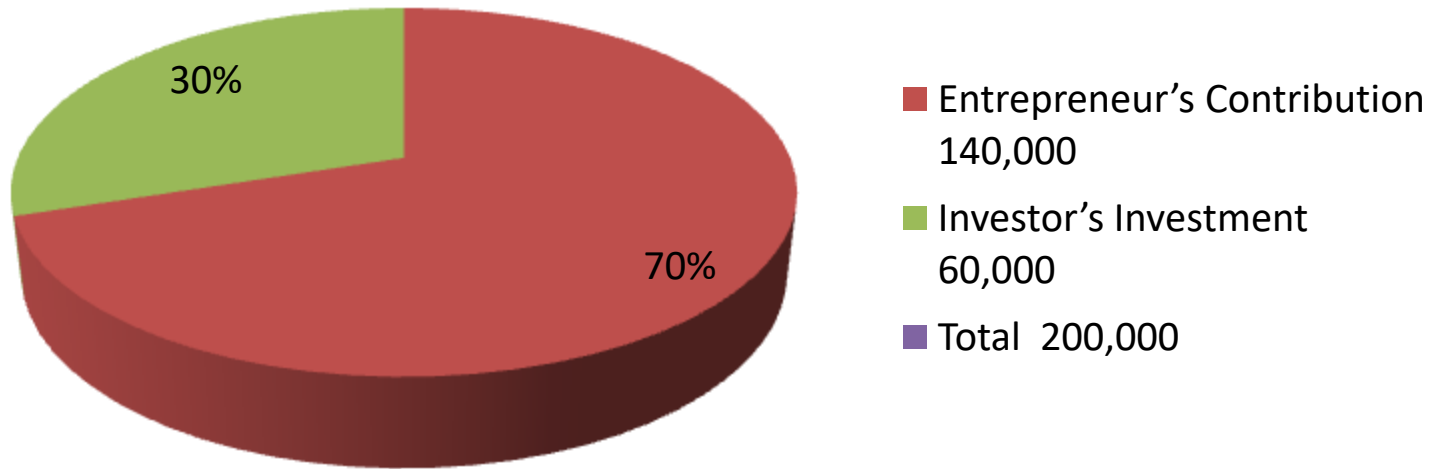
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Milk Product Cost.	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		100	0
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,400	51,600
Net Profit (E) [C-D]		10,000	121,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty.	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50,000	50,000	1	60,000	60,000	110,000
Haifer	1	30000	30,000	0	400	0	30,000
Bull	2	30000	60,000	0	2000	0	60,000
Total	0	0	140,000	0	0	60,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Milk Product cost.	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
House rant		-	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		14,800	177,600	189,120	201,216
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	177,600	189,120	201,216
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		153,600	318,720
	Total Cash Inflow	237,600	342,720	519,936
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	153,600	318,720	495,936

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:Padmapara,Gabtohi,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

