

Proposed NU Business Name: **JUWEL DAIRY FRAM**



Project identification and prepared by: MD. SOZAD ALI
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	JUWEL
Age	:	10-02-1996(22Years)
Education, till to date	:	Seven
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	5 Brothers 1 Sister
Address	:	Vill: Shakhipur ;P.O : Shakhipur P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BELATON
(iii) Father's name	:	SHER ALI
(iv) GB member's info	:	Branch: Bonki, Centre # 14 (Female), Member ID: 9369, Group No: 09 Member since:10-06-1999(168Years) First loan: BDT 3,000/- Existing loan: BDT 70,000/- Outstanding loan: BDT 40997
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 & Skill Own Business and Training Info	:	10years of business experience. 10 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-377161
Mother's Contact No.	:	01827-711227
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELATON joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

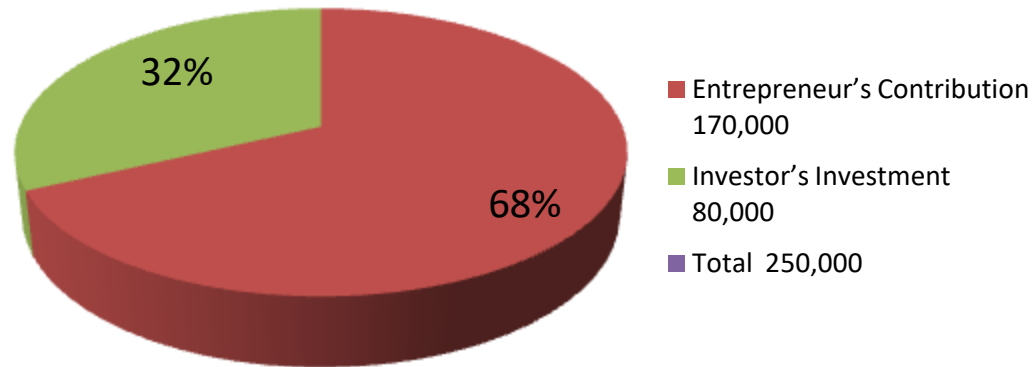
Business Name	:	JUWEL DAIRY FARM
Location	:	Vill: Shakhipur ;P.O : Shakhipur P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,70,000 (from existing business) 68% Required Investment BDT 80,000(as equity) 32%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	08 ft x 12 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Milk,.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Caitola, Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		10,800	129,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	90000	90000	Cow	1	80000	80,000	170,000
Ox	1	80000	80000		0	0	0	70,000
Total			170000			80000	80,000	250,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw,brain,rice	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5,000	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)		7200	86400	147000	939630
Net Profit (E)= [C-D]		21696	260352	273369.6	287038
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	260,352	273369.6	287038.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		228352	469721.6
	Total Cash Inflow	340,352	501,722	756,760
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	228,352	469,722	724,760

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

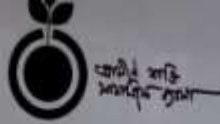
Theft
Fire
Political unrest

Pictures



NEW YORK CITY SANCTIONED REGIONAL SECTION ON THE
THE AMERICAN
BRONX
CHAMP
FIVE BOROUGHS CHALLENGE





গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফরম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

৬০০০০

প্রকল্পের নাম: জুয়েল ~~নাম~~ জেইসী কার্ম

ইউনিটের নাম: সখিমপুর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৬-০১-২০১৬

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সোঃ জুয়েল বানী

বয়স: ২২ বছর জন্ম তারিখ: ১০-০২-১৯৯৪

জাতীয় পরিচয়পত্র নম্বর: ২৯৯৬৯৬২৫০৯০

শিক্ষাগত যোগ্যতা: ৭ম

বৈবাহিক অবস্থা: অবিবাহিত

ছেলে-মেয়ের সংখ্যা: ৯

ভাই/বোনের সংখ্যা: ৫ ভাই - ১ বোন

বর্তমান ঠিকানা: গ্রাম: সখিমপুর, পো: সখিমপুর, থানা: সখিমপুর

স্থায়ী ঠিকানা: গ্রাম: ✓, পো: ✓, থানা: ✓

উদ্যোক্তার মোবাইল নং- ০১৮২৭-৬৭৭১৬১

বাবা/মা মোবাইল

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রাক্তন/বানিত







