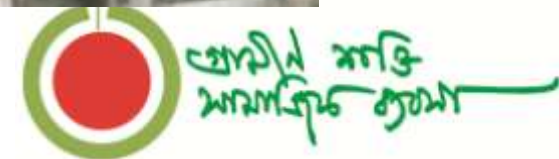


## Proposed NU Business Name: **JAHANGIR DAIRY FARM**



Project identification and prepared by: Md Shahidul Islam,  
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. JAHANGIR SHAKE</b>
Age	:	23-06-1983 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	Null
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Singhora, P.O: Patiljhap. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>REHENA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Solla, Centre # 09 (Female), Member ID: 3046, Group No: 06 Member since: (1996-2018) (22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 50,000 Outstanding loan:BDT:
(v) Who pays GB loan installment	:	N/A
(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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-122065
Family's Contact No.	:	01816-353591
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REHENA BEGUM** joined Grameen Bank since 22 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

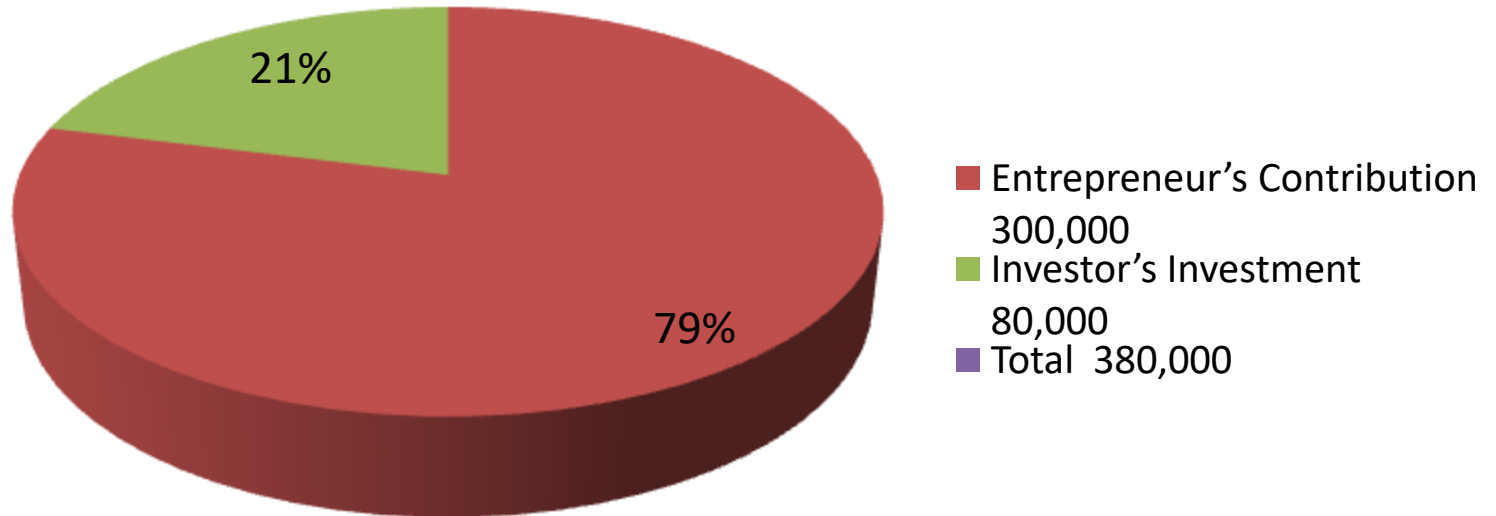
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHANGIR DAIRY FARM</b>
Location	:	Singhora, Patiljhap, Nawabgonj
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has 2 cow 2 Calf and in his farm.</li><li>▪ Average Daily milk production is 08 liter and milk price is BDT 70.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪ Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk(8x70)	560	16800	201600
	0	0	0
Total Sales(A)	560	16800	201600
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	4000	48000
Total Variable Expense	0	4000	48000
Contributon Margin (CM) [C=(A-B)]	0	12800	153600
Less Fixe Expense			
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		7100	85200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80,000	240,000	1	80,000	80,000	320,000
ox	1	60,000	60,000	0	0	0	60,000
<b>Total</b>	<b>2</b>		<b>300,000</b>	<b>1</b>		<b>80,000</b>	<b>380,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk(12x70)	840	25200	302400	317520	333396
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>840</b>	<b>25200</b>	<b>302400</b>	<b>317520</b>	<b>333396</b>
<b>Less Variable Expense (B)</b>					
Straw,barn,medecine etc	0	5000	60000	63000	66150
<b>Total Variable Expense</b>	<b>0</b>	<b>5000</b>	<b>60000</b>	<b>63000</b>	<b>66150</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>20200</b>	<b>242400</b>	<b>254520</b>	<b>267246</b>
<b>Less Fixed Expense</b>					
Electric Bill		0	0	300	600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>16800</b>	<b>149200</b>	<b>1733600</b>
<b>Net Profit (E)= [C-D]</b>		<b>13800</b>	<b>165600</b>	<b>173880</b>	<b>182574</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	165,600	173880	182574
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	121600	263480
	<b>Total Cash Inflow</b>	<b>233,600</b>	<b>295,480</b>	<b>446,054</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,600</b>	<b>263,480</b>	<b>414,054</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:  
Patiljhap, Nawabganj, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



















