

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



Project identification and prepared by: MD. Hafizur Rahman-1,  
Keranigonj Unit, Dhaka

Project verified by: MD. Rofiqul Islam



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

Name	:	<b>MD. JAHIDUL ISLAM</b>
Age	:	12-05-1990 (26 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Baghasur, P.O: Rajabari, P.S: Keranigonj, 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>SAIMON AKTER</b>
(iii) Father's name	:	<b>MD. ISMAIL</b>
(iv) GB member's info	:	Branch: Basta Keranigonj, Centre # 4(Female), Member ID: 3723, Group No: 06 Member since: 02-05-1991 (25Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 23,280
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01851-465474
Mother's Contact No.	:	01856-459168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAIMON AKTER** joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHIDUL DAIRY FARM</b>
Location	:	Baghasur Purbopara, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 3,44,000/-
Financing	:	Self BDT 2,44,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 14 ft= 98 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ Existing two cows and two calf.</li><li>▪ After getting equity fund two cows will be purchased.</li><li>▪ Daily milk production is 15 liter and price is BDT 50.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop is owned.</li><li>▪ Collects goods from Rajabari.</li><li>▪ Agreed grace period is 3 months.</li></ul>

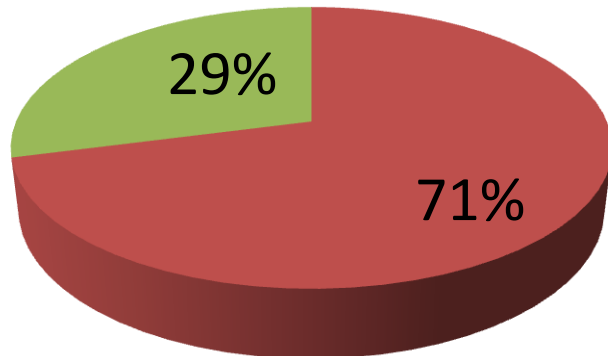
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (12 x 50)	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	3,600
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		250	3,000
<b>Total fixed Cost (D)</b>		<b>5,750</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,250</b>	<b>75,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (2)	170,000	100,000	270,000
Calf (2)	70,000	0	70,000
Bran	4,000	0	4,000
<b>Total</b>	<b>244,000</b>	<b>100,000</b>	<b>344,000</b>

## Source of Finance



■ Entrepreneur's Contribution 244,000

■ Investor's Investment 100,000

■ Total 344,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Milk (22 x 50)	1,100	33,000	396,000	415,800
Calf Sale		-	25,000	25,000
<b>Total Sales (A)</b>	<b>1,100</b>	<b>33,000</b>	<b>421,000</b>	<b>440,800</b>
<b>Less. Variable Expense</b>				
Straw, Bran, Medicine etc	500	15,000	180,000	189,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>241,000</b>	<b>251,800</b>
<b>Less. Fixed Expense</b>				
Mobile Bill		300	3,600	4,000
Electricity Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	5,500
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>73,500</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>169,000</b>	<b>178,300</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	169,000	178,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		109,000
	<b>Total Cash Inflow</b>	<b>269,000</b>	<b>287,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,000</b>	<b>227,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







শ্রী মাহদুল ইসলাম

জন্ম - বিহীন সফরকারী মতে: মাহদুল ইসলাম

স্বাক্ষরিত - ম. মাহদুল - ১২/০৫/২০০৯ (১৯) জন্মদিন  
১২ - মাহদুল - স্বাক্ষর - স্বাক্ষর - মাহদুল ইসলাম -  
স্বাক্ষরিত - ম. মাহদুল - বিহীন - বিহীন - মাহদুল -  
১২/০৫/২০০৯ মতে: মাহদুল ইসলাম ১২/০৫/২০০৯  
স্বাক্ষরিত - মাহদুল -

স্বাক্ষর - মাহদুল ইসলাম

মতে: (১৯) মাহদুল ইসলাম

(BRC Form-3)

People's Republic of Bangladesh  
Office of the Registrar of Births & Deaths

**BASTA UNION PARISHAD**

Upazilla: Keranigonj, District: Dhaka, Bangladesh.

**BIRTH CERTIFICATE**

(Extract from Birth Register Of Birth, Rule-21)

Rules-9, Birth & Death Registration (Union Parishad) Ordinance-2006

Reg. Book No **002**

Date of Registration 10 / 05 / 2009  
Day Month Year

Date of Issue 11 / 05 / 2009  
Day Month Year

Personal Identification Number (PIN)

1	9	9	0	2	6	4	3	8	0	8	0	0	5	7	7	9
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Name: **MD. JAHIDUL ISLAM**

Date of Birth (AD): (In digit) **12 / 05 / 1990**

Sex.  Male  Female

(In words) Twelve May Nineteen Hundred Ninety.

Place of Birth: **Village- Baghasur, Union- Basta, Upazilla- Keranigonj,  
District- Dhaka, Bangladesh.**

Father's Name: **Md. Ismail**

Nationality **Bangladeshi**

Mother's Name: **Saimon Akter**

Nationality **Bangladeshi**

Permanent Address: **Village- Baghasur, Union- Basta, Upazilla- Keranigonj,  
District- Dhaka, Bangladesh.**

Present Address: **Village- Baghasur, Union- Basta, Upazilla- Keranigonj,  
District- Dhaka, Bangladesh.**

**SHAWOUD KARAR: F**  
11/05/09  
Superintendent  
Keranigonj, Dhaka

Signature & Seal with Name of writer



Seal of Registrar's Office

Signature & Seal with Name of Registrar

# FAMILY PICTURE

