

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



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Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JONI CHANDRA GHOSH
Age	:	25-09-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Hashara, P.O: Hashara, P.S: Sreenogor, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BANU RANI GHOSH
(iii) Father's name	:	SHUNIL CHANDRA GHOSH
(iv) GB member's info	:	Branch: Hashara Sreenogor, Centre # 08 (Female), Member ID: 1127, Group No: 02 Member since: 06-11-2013 (03 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 40,000/-, Outstanding loan: 25,045/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	Milk business.
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-125320
Family's Contact No.	:	011923-612550
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenogor Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BANU RANI GHOSH Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONI DAIRY FARM
Location	:	Alamgazi Digirpar, Hashara Srenogor
Total Investment in BDT	:	BDT 100,000
Financing	:	Self BDT 50,000 (from existing business) 50% Required Investment BDT 50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000 Taka.
Proposed Salary	:	BDT 4,000 Taka.
Size of shop	:	20 ft x 10 ft= 200 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy farm, he has a cow.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no Employees.▪The farm is owned.▪Collects goods from Local area.▪Agreed grace period is 3 months.

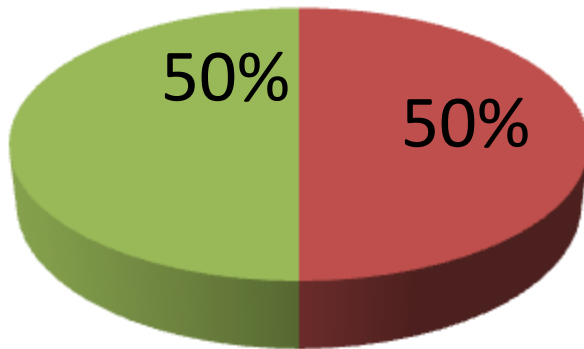
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	-	-	-
Total Sales (A)	-	-	-
Less. Variable Expense			
Straw, Bran, Medicine etc	50	1,500	18,000
Total variable Expense (B)	50	1,500	18,000
Contribution Margin (CM) [C=(A-B)]	(50)	(1,500)	(18,000)
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		-	-
Electricity Bill		100	1,200
Total fixed Cost (D)		300	3,600
Net Profit (E) [C-D]		(1,800)	(21,600)

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	1	50000	50,000	100,000
Total	1		50,000	1		50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
Total Sales (A)	500	15,000	205,000	214,000	223,450
Less. Variable Expense					
Straw, Bran, Medicine etc	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	380	11,400	161,800	168,640	175,822
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		4,400	52,800	53,500	54,300
Net Profit (E) [C-D]		7,000	109,000	115,140	121,522
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	109,000	115,140	121,522
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		89,000	184,140
	Total Cash Inflow	159,000	204,140	305,662
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	89,000	184,140	285,662

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

