

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



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Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOHIRUL ISLAM
Age	:	01-05-1990(27Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1Sister
Address	:	Vill: Aktapara P.O:Nij mawna. P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGOM
(iii) Father's name	:	MD IBRAHIM
(iv) GB member's info	:	Branch: Mawna, Centre # 40(Female), Member ID: 3959 Group No: 01 Member since: 13-10-2007 (10Years) First loan: BDT 10,000/-
Further Information:		Existing loan: Nil 50,000.Outstanding loan: 48,900
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 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.	:	01720103133
Family's Contact No.	:	01796376185
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGOM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOSNA DAIRY FARM
Location	:	Aktapara, Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,90,000/- (from existing business) 73% Required Investment BDT 70,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft= 250 ft square ft
Implementation	:	<ul style="list-style-type: none"> ▪ he has 2 cow and 2 ox in her farm. ▪ Average Daily milk production is 10 liter and milk price is BDT 50. ▪ The business is operating by entrepreneur. Existing no employee. ▪ The farm is owned. ▪ Collects goods from mawna. ▪ Agreed grace period is 3 months.

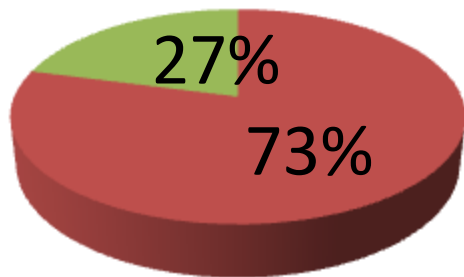
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	380	11,400	136,800
Less. Fixed Expense			
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	45,000	90,000	1	70,000	70,000	1,60,000
OX	02	50,000	100,000		0	0	1,00,000
Total	4		190,000	1	70,000	70,000	2,60,000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	327,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	220,800	230,340	240,357
Less. Fixed Expense					
Mobile Bill		4,00	4,800	5,000	5,200
Salary (self)		5,000	60,000	60,000	60,000
Transportation		6,00	7,200	7,400	7,600
Total Fixed Cost		6,000	72,000	72,400	72,800
Net Profit (E) [C-D]		9,900	148,800	1,57,940	1,67,557
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,48,800	1,57,940	1,67,557
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		71,900	2,01,840
	Total Cash Inflow	2,18,800	2,29,840	3,69,397
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	48,900		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,46,900	28,000	28,000
3	Net Cash Surplus	71,900	2,01,840	3,41,397

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

