

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



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSAMMAT SAHERA KHATUN
Age	:	09-10-1981 (36 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	03 Douthers
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Chamurkhan P.O Kachkura, P.S: Uttor khan, 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	:	FORIDA BEGUM
(iii) Father's name	:	MD NURUL ISLAM
(iv) GB member's info	:	Branch: Dakshinkhan Uttora, Centre # 24 (Female), Member ID: 2166/1, Group No: 04 Member since: 29-05-2010 (07Years) First loan: BDT 10,000 /- Outstanding loan: 25,000/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	03 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-351481
Family's Contact No.	:	01741-488733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA BEGUM joined Grameen Bank since 07 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	:	JAMAN DAIRY FARM
Location	:	Chamurkhan,Kachkura,Uttorkhan,Dhaka1230
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 80,000/- (from existing business) 44% Required Investment BDT 100,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 14 ft= 336 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The shed is owner.▪Collects goods from Tongi, Dhaka.▪Agreed grace period is 3 months.

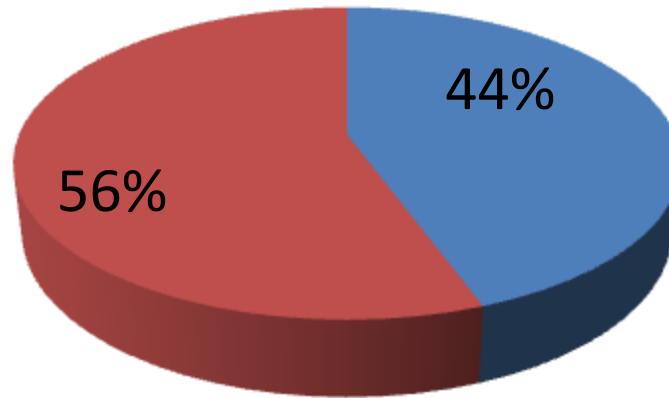
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Bull cow	315,000	1,260,000
Total Sales (A)	315,000	1,260,000
Less. Variable Expense	0	
Bull cow	283,500	1,134,000
Total variable Expense (B)	283,500	1,134,000
Contribution Margin (CM) [C=(A-B)]	31,500	126,000
Less. Fixed Expense	0	
Rent	0	0
Electricity Bill	900	3,600
Transportation	0	0
Mobile Bill	900	3,600
Entertainment	0	0
Salary (sttaf)	0	0
Salary (self)	15,000	60,000
Total fixed Cost (D)	16,800	67,200
Net Profit (E) [C-D]	14,700	58,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bull cow	1	80000	80000	Bull cow	2	50000	100,000	180,000
							0	0
								0
Total			80,000				100,000	180,000

Source of Finance

■ Entrepreneur's contibution 80000
 ■ Investor's Investment 100000
 ■ Total 180000



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd year
Revenue (sales)				
Bull cow	423,000	1,692,000	1,776,600	1,865,430
0	0	0	0	0
Total Sales (A)	423,000	1,692,000	1,776,600	1,865,430
Less. Variable Expense	0			
Bull cow	380,700	1,522,800	1,598,940	1,678,887
Total variable Expense (B)	380,700	1,522,800	1,598,940	1,678,887
Contribution Margin (CM) [C=(A-B)]	42,300	169,200	177,660	186,543
Less. Fixed Expense	0			
Rent	0	0	0	0
Electricity Bill	945	3,780	3,969	4,167
Transportation	0	0	0	0
Mobile Bill	1,080	4,320	4,536	4,763
Entertainment	0	0	0	0
Salary (sttaf)	0	0	0	0
Salary (self)	15,000	60,000	60,000	60,000
Non Cash Item	0			
Depreciation	0		0	0
Total Fixed Cost	17,025	68,100	68,505	68,930
Net Profit (E) [C-D]	25,275	101,100	109,155	117,613
Investment Payback		40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	101,100	109,155	117,613
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		61,100	130,255
	Total Cash Inflow	201,100	170,255	247,868
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	61,100	130,255	207,868

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :01 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













গ্রামীণ ব্যাংক

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৩০/০৩/১৯



মহাজ্ঞানের দাশবর্ষ

স্বাক্ষর

৩০/৩/১৯

নাম	মহাজ্ঞান বর্ষ
কেন্দ্রের নাম	সোণারগুড়ি
শাখা	গ্রামীণ ব্যাংক লিমিটেড হাট উত্তরা পূর্ব



उत्तराखण्ड इकाईपिछाण परिषद
Uttarkhand Union Parishad
BAGEL, BHARWAH, DIST. PITHORGAH, UTTARAKHAND

पत्रिका नं. 3701

द्वैत साहित्यसम्प

पत्रिका नं. 3701/2023

मिति: 01/12/23

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FAMILY PICTURE

