

## Proposed NU Business Name: **JAHID DEAIRY FARM**



Project identification and prepared by: Md.Yasin Alam  
Sreenagar, Munshigonj  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>MD.JAHID HASAN</b>
Age	:	05-07-1998 (18Years)
Education, till to date	:	H.S.C (Student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: mandraP.O ;vaggokul,P.S: sreenagarDist.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	:	<b>NAZMA BEGUM</b>
(iii) Father's name	:	<b>OHID SHEIKH</b>
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14(Female), Member ID: 5135, Group No: 17 Member since: 04-07-1995 (08Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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	:	05years of business experience. : 05 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.	:	01831-120715
Family's Contact No.	:	01728-939270
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA BEGUM** joined Grameen Bank since 08 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>JAHID DAIRY FARM</b>
Location	:	Mandra,vaggokul,sreenar,munshigonj.
Total Investment in BDT	:	BDT 720,000/-
Financing	:	Self BDT 620,000/- (from existing business)86 % Required Investment BDT 100,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 18 ft= 540 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk,cow,calf etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from sreenagar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

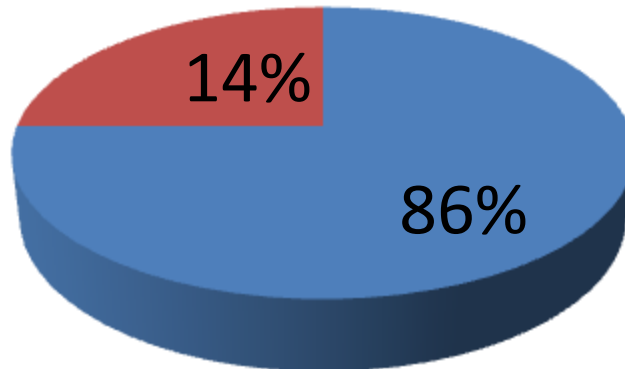
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
milk,cow, calf etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less. Variable Expense</b>			
milk,cow, calf etc	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Generator		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>16,500</b>	<b>198,000</b>
<b>Net Profit (E) [C-D)</b>		<b>7,500</b>	<b>90,000</b>

### Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	10	50000	500000		01	100000	100000	600000
calf	6	20000	120000					120000
<b>Total</b>			<b>620,000</b>				<b>100,000</b>	<b>720,000</b>

### Source of Finance

■ Entrepreneur's contribution 620,000  
 ■ Investor's Investment 100,000  
 ■ Total 720,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
milk, cow, calf etc	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Less. Variable Expense</b>					
milk, cow, calf etc	3,840	115,200	1,382,400	1,451,520	1,524,096
<b>Total variable Expense (B)</b>	<b>3,840</b>	<b>115,200</b>	<b>1,382,400</b>	<b>1,451,520</b>	<b>1,524,096</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>	<b>362,880</b>	<b>381,024</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (sttaf)		10,000	120,000	120,000	120,000
Generator		200	2,400	2,520	2,646
Mobaile bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>16,500</b>	<b>198,000</b>	<b>198,900</b>	<b>199,845</b>
<b>Net Profit (E) [C-D]</b>		<b>12,300</b>	<b>147,600</b>	<b>163,980</b>	<b>181,179</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	<b>109,800</b>	<b>120,000</b>	<b>131,040</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		69,800	149,800
	<b>Total Cash Inflow</b>	<b>209,800</b>	<b>189,800</b>	<b>280,840</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)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,800</b>	<b>149,800</b>	<b>240,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
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



































# FAMILY PICTURE

