

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



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. JUEL HOSSIN |
| Age | : | 02-11-1983 (33 Years) |
| Education, till to date | : | Class- 8 |
| Marital status | : | Married |
| Children | : | 2 Son & 1 Daughter |
| No. of siblings: | : | 1 Brother & 1 Sisters |
| Address | : | Vill: Mollapara P.O: Satbaria, P.S: Puthia, Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. JULEKHA BEGUM |
| (iii) Father's name | : | MD. ABUL SATTAR |
| (iv) GB member's info | : | Branch: Shilmaria, Puthia, Centre # 16(Female), Member ID: 6823/2, Group No: 09 Member since: 2008 (09Years) First loan: BDT -8,000 |
| Further Information: | | Existing Loan: BDT 30,000, Outstanding loan: 23,400 |
| (v) Who pays GB loan installment | : | Fathers |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | N/A |
| Entrepreneur Contact No. | : | 01788-045358 |
| Wife's Contact No. | : | 01775-528962 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MS. JULEKHA BEGUM joined Grameen Bank since 09 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | JUEL DAIRY FARM |
| Location | : | Mollapara, Puthia ,Rajshahi . |
| Total Investment in BDT | : | BDT 210,000/- |
| Financing | : | Self BDT 160,000/-(from existing business)76 % Required Investment BDT 50,000/-(as equity) 24% |
| Present salary/drawings from business (estimates) | : | BDT 3,000/- |
| Proposed Salary | : | BDT 3,000/- |
| Size of shop | : | 20 ft x 10 ft= 200 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪Daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months. |

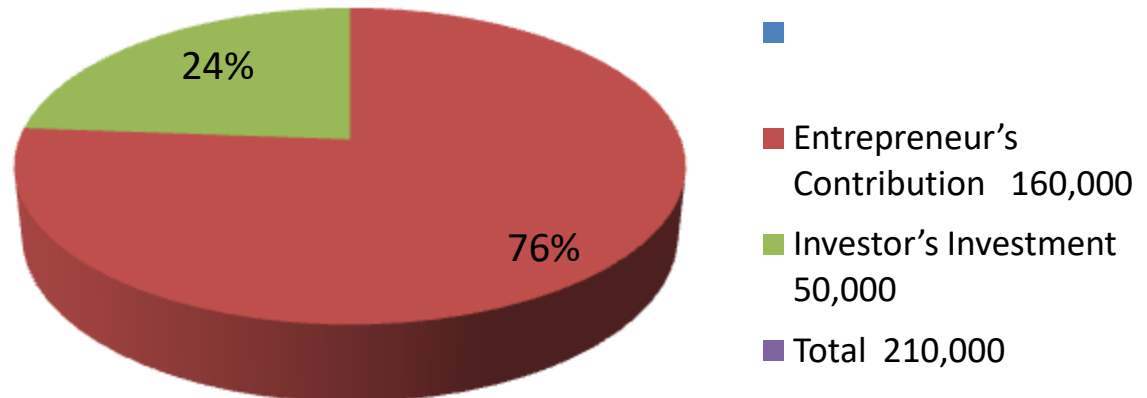
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| Milk | 300 | 9,000 | 108,000 |
| Total Sales (A) | 300 | 9,000 | 108,000 |
| Less. Variable Expense | | | |
| Total variable Expense (B) | | | |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 108,000 |
| Less. Fixed Expense | | | |
| Electricity | | 100 | 1,200 |
| Salary (self) | | 3,000 | 36,000 |
| Straw, Bran, Medicine etc | | 2,000 | 24,000 |
| Bank Charge | | 100 | 1,200 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 5,400 | 64,800 |
| Net Profit (E) [C-D] | | 3,600 | 43,200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---------------------|----------------|---------------|----------------|
| Milk cow (1x60,000) | 60,000 | 50,000 | 110,000 |
| OX(2X40,000) | 80,000 | | 80,000 |
| Calf (1) | 20,000 | - | 20,000 |
| Total | 160,000 | 50,000 | 210,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3 rd Year |
|---|------------|---------------|----------------|----------------|----------------------|
| Revenue (sales) | | | | | |
| Milk | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Total Sales (A) | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Less. Variable Expense | | | | | |
| Total variable Expense (B) | - | - | - | - | - |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Less. Fixed Expense | | | | | |
| Electricity | | 200 | 2,400 | 2,520 | 2,646 |
| Salary (self) | | 3,000 | 36,000 | 36,000 | 36,000 |
| Straw, Bran, Medicine etc | | 2,500 | 30,000 | 31,500 | 33,075 |
| Bank Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Total Fixed Cost | | 6,000 | 72,000 | 73,620 | 75,321 |
| Net Profit (E) [C-D] | | 6,000 | 72,000 | 77,580 | 83,439 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 72,000 | 77,580 | 83,439 |
| 1.3 | Depreciation (Non cash item) | - | - | - |
| 1.4 | Opening Balance of Cash Surplus | - | 52,000 | 57,580 |
| | Total Cash Inflow | 122,000 | 129,580 | 141,019 |
| 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 | 52,000 | 109,580 | 121,019 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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







