

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	JOYNAL ABEDIN
Age	:	01-06-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Purbo Akchail, P.O: Kolatia, P.S: Keranigonj, 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	:	LATE. JOYMALA
(iii) Father's name	:	SONA MIA
(iv) GB member's info	:	Branch: Kolatai Kerangonj, Centre # 10 (Female), Member ID: 4561/2, Group No: 03 Member since: 10-01-2000 to 2007 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT
(v) Who pays GB loan installment	:	N/A
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833-916477
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangonj Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. JOYMALA joined Grameen Bank since 07 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	:	JOYNAL DAIRY FARM
Location	:	Purbo Akchail, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three ox and one calf in his farm.▪Average daily milk production is 9 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

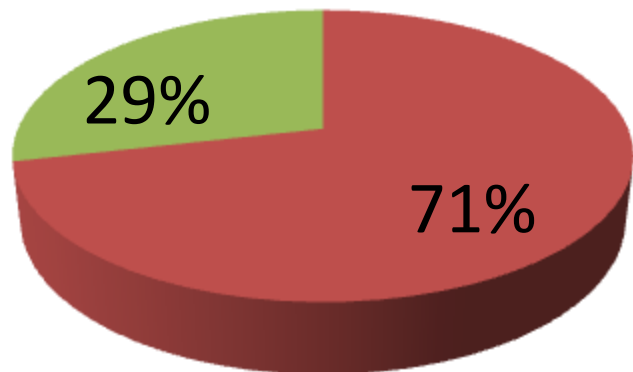
Existing Business (BDT)

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		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ox	3	50000	150,000	0	0	0	150,000
Calf	1	50000	50,000	0	0	0	50,000
Cow	0	0	0	1	80000	80,000	80,000
Total	4	100000	200,000	1	80,000	80,000	280,000

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 80,000

■ Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
Total Sales (A)	750	22,500	310,000	323,500	337,675
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	550	16,500	238,000	247,900	258,295
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D]		10,900	170,800	179,900	189,295
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	170,800	179,900	189,295
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,800	286,700
	Total Cash Inflow	250,800	318,700	475,995
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	138,800	286,700	443,995

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

