

Proposed NU Business Name: JOSHIM DAIRY FARM



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:JOSHIM UDDIN
Age	:	03-05-1993 (24 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	04 Brothers
Address	:	Vill: BaneajanP.O:Boldiata Bazar P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: JOHURA Begum
(iii) Father's name	:	MD: SOBAHAN
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 29 (Female), Member ID: 2331\1, Group No: 03 Member since: 1990 Raning (26Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 12,600
(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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-796765
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: JOHURA BEGUM Joined Grameen Bank Since 26 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JOSHIM DAIRY FARM
Location	:	Baneajan Uttor para, donbari,Tangail.
Total Investment in BDT	:	BDT230,000
Financing	:	Self BDT 180,000(from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 22 ft= 264 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪Average100% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Farm is own.▪Collects goods from Donbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Expense		8,000	96,000
Electricity Bill			
Mobile Bill			
Salary (self)			
Salary (staff)			
Transportation			
Entertainment			
Genaretor			
Bank service Charge			
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,000	84,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Milk	600	18,000	216,000	226,800
Total Sales (A)	600	18,000	216,000	226,800
Less. Variable Expense				
Milk				
	0	0	0	0
Total variable Expense(B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Expense		9,000	108,000	110,000
Electricity Bill		0	0	0
Mobile Bill		0	0	0
Salary (self)		0	0	0
Transportation		0	0	0
Entertainment		0	0	0
Genaretor		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		9,000	108,000	110,000
Net Profit (E) [C-D]		9,000	108,000	116,800
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	108,000	116,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		78,000
	Total Cash Inflow	158,000	194,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	78,000	164,800

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

