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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father Most: JOHURA Begum MD: SOBAHAN Branch: Nolhara modupur, Centre # 29 (Female), Member ID: 2331\1, Group No: 03 Member since: 1990 Raning (26 Years) First loan: BDT 3,000Taka.				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: 20,000 Outstanding loan: 12,600 Father No No No				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Nill
Business Experiences and	••	03 years experience in running business.
Training Info	:	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.	•	Nill
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

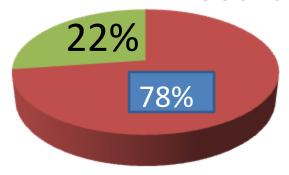
MOST: JOHURA BEGUM Joined Grameen Bank Since 26 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

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	:	 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	C			
Total variable Expense (B)	0	0	C			
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			

Investment Breakdown								
	Existin	g	Proposed					
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total	
Cow	2p	60,000	120,000	1p	50,000	50,000	170,000	
Basure	2p	30,000	60,000				60,000	
Total			180,000			50,000	230,000	

Source of Finance



Entrepreneur Investment:180,000 Investor Investment:50,000 Total Investment:230,000

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				
Exppense		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)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
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

