

## Proposed NU Business Name: **JOMIR DAIRY FARM**



Project identification and prepared by: Md. Moshir Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>JOMIR ALI</b>
Age	:	07/03/1983(34Years)
Education, till to date	:	Class iv
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	05 Brothers 03 sisters
Address	:	Vill:south tajpur P.O ;TajpurP.S: Sirajdikhan,Dist.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>DETH SAMIRON</b>
(iii) Father's name	:	<b>DETH PONAI SHEIKH</b>
(iv) GB member's info	:	Branch: Rosuniya, Centre # 38(Female), Member ID: 2326, Group No: 05 Member since:01-08-1992(08Years) First loan: BDT 3,000/-                      Existing loan :20,000/- Outstanding loan: Nil
Further Information:		
(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	:	20years of business experience. : 20 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.	:	01926-645682
Family's Contact No.	:	0177831226
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DEATH SAMIRON** joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOMIR DAIRY FARM</b>
Location	:	South tajpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 240,000/- (from existing business)80 % Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 216 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; cow,milk,calf etc.</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
caw,milk,calf etc.	1,200	36,000	432,000
<b>Total Sales (A)</b>	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
caw,milk,calf etc.	840	25,200	302,400
<b>Total variable Expense (B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D)</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

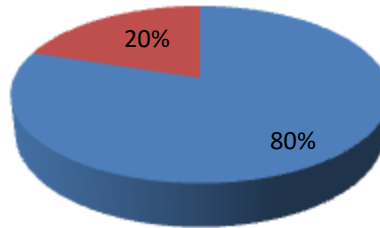
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	4	60000	240000		2	30000	60,000	300,000
<b>Total</b>			240000			30000	60,000	<b>300,000</b>

## Source of finance

■ Entrepreneur investment 240,000

■ Investore investment 60,000

■ Total investment 300,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
caw,milk,calf etc.	1,800	54,000	648,000	680,400	714,420
<b>Total Sales (A)</b>	1,800	54,000	648,000	680,400	714,420
<b>Less. Variable Expense</b>					
caw,milk,calf etc.	1,260	37,800	453,600	476,280	500,094
<b>Total variable Expense (B)</b>	<b>1,260</b>	<b>37,800</b>	<b>453,600</b>	<b>476,280</b>	<b>500,094</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>	<b>204,120</b>	<b>214,326</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>67,560</b>	<b>67,938</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>127,200</b>	<b>136,560</b>	<b>146,388</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>127,200</b>	<b>136,560</b>	<b>146,388</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,800	258,960
	<b>Total Cash Inflow</b>	<b>187,200</b>	<b>261,360</b>	<b>405,348</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	2,400	2,400	2,400
	<b>Total Cash Outflow</b>	<b>62,400</b>	<b>2,400</b>	<b>2,400</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,800</b>	<b>258,960</b>	<b>402,948</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 20 Years  
Own Business :20  
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



